

SPOTLIGHT

NOVEMBER 2019

In Memoriam

Durhon Oldham

1966 – 2019



We Will Speak His Name



Steve Greer
Chief Executive Officer
American Income &
National Income Divisions

I'VE LEARNED THAT PEOPLE WILL FORGET WHAT YOU SAID, PEOPLE WILL FORGET WHAT YOU DID, BUT PEOPLE WILL NEVER FORGET HOW YOU MADE THEM FEEL.
— MAYA ANGELOU

THEY SAY THAT LIFE IS WHAT HAPPENS when you are busy making plans. We had other plans for this issue of *Spotlight*, but then my cousin, my mentor, my friend — my brother — Durhon Oldham passed away on November 4th, and I find myself with a heart full of memories I want to share about him.

Some of my first memories are of watching Durhon, who was 7 years older than me, play Little League baseball. He was like a big brother to me, bigger than life, and I didn't just want to be like him; I wanted to be him. I was, of course, the annoying little brother who used to mess with his stuff. As my babysitter, he found his revenge, including several "near misses" on his watch — poison, stitches, and an incident involving a toilet seat that I won't get into — that put me in the hospital and

generally caused me to feel less than safe in his care.

Durhon was a dreamer with a big vision and I believed in him. I quit my job and followed him to New York. I was so excited; he gave me hope for the future. Working for him was demanding but he had a way of making me want to make him proud. You may not know this, but Durhon and I were supposed to be partners, but the Company wanted me to have a stand-alone office. At that point, it was Durhon who believed in me and helped me believe in myself. This all might have turned out very differently without his support behind the scenes. I was proud I was from his office, determined to carry on his legacy and be successful to make him proud.

And he continued to teach me. Ask anyone who knew him and they will tell you that Durhon's family was always his first priority. As in everything else, I wanted to be like him; he made me want to be a better dad and a better husband.

Durhon was one of the most generous people I've ever known, and I admired that. Watching him give his time and money to many people and causes taught me the importance of giving back. This was a huge lesson to me, having grown up with a mentality of lack.

Durhon also taught me the importance of being humble. One instance burned in my memory happened when we were in Las Vegas for a meeting. Durhon, Dorian, Paul Rumbuc and I were on the way to the hotel, and Durhon



got a phone call. He told the caller he was in a car on the way to the hotel with Dorian, Paul and "some other agent." And while we're talking about Vegas, I have to say that Durhon was one of the luckiest people I've ever met. I wasn't lucky unless I was with him. I used to bet with him just so I could see what it was like to win like he did.

Times have a way of changing and somehow, for a brief moment in time, I had the upper hand: I became his boss. It was payback time. I made him wear a tie just because I could. The truth is all I really wanted to do was make him proud by doing the right thing for everyone in our Company.

Durhon's memorial service was full of wonderful stories and memories. It was inspiring to be among so many people whose careers and lives were changed by this one extraordinary man.

I'll end with this: only Durhon could time his funeral so the Vikings played the Cowboys that very day ... and the Vikings won. Good one, Durhon. There's a saying that says you will never die so long as people speak your name. We will.

See you on the other side, brother. ☺

SPOTLIGHT

www.arc.aillife.com/spotlight.aspx
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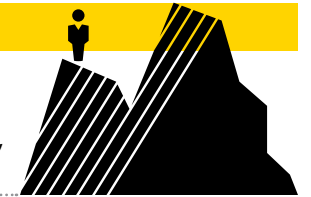


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SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Monday 12/23 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Friday 12/27**. eApp business excluded from the 7 day hold should be uploaded by **Tuesday 12/31 before 3:30 p.m. CST** to count for **December** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$7,495,381

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 30-37**.

Spotlight Digital is now on the web!
A digital publication spotlighting top producers of AIL & NILICO
spotlight.ailagents.com
Username: **AIL** Password: **proveit2020!**
See your SGA or manager if you need assistance.

*** Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2020 Awards Presentation are: the Top SGA per category from Categories I-XI based on Performance Factor (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2020 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Grand Hyatt Baha Mar in the Bahamas! The convention will be held May 12-15, 2020.



ANNIVERSARIES

41 YEARS OF SERVICE

Don Spohn, PR
37 YEARS OF SERVICE
 Josh Chalom, SGA
 Jim Surace, SGA
36 YEARS OF SERVICE
 Cindy Furer, SGA
 Don Foti, SGA
33 YEARS OF SERVICE
 Irene Rurycz, PR
32 YEARS OF SERVICE
 Billy Sauer, PR MGR
31 YEARS OF SERVICE
 Erik Graham, AGT
28 YEARS OF SERVICE
 Rona Pileggi Spano, PR
26 YEARS OF SERVICE
 Chris La Fond, RGA
 Robin Andrade, PR
25 YEARS OF SERVICE
 Laurie Gruber, PR
20 YEARS OF SERVICE
 Al-Karim Walji, AGT
 Mark Gagliardi, PR
19 YEARS OF SERVICE
 Arthur Westergren, AGT
18 YEARS OF SERVICE
 JT Tasker, PR MGR
16 YEARS OF SERVICE
 Eric LaBossiere, AGT
 Mike Sukhbaatar, AGT
15 YEARS OF SERVICE
 Brandon Teter, AGT

14 YEARS OF SERVICE

Sabrina Lloyd, SGA
13 YEARS OF SERVICE
 Katy Hogge, PR
12 YEARS OF SERVICE
 Amy Shui, AGT
 Jennifer Thiel, AGT
 Karen Sessing, AGT
 Kevin Holtz, SGA
11 YEARS OF SERVICE
 Bruce Viaje, RGA
 Dee Hettinger, PR
 Eddie Pourjalali, AGT
 Justin Adams, RGA
 Lacy Martin, PR MGR
 Lleiison Martinez, AGT
 Lori Dacyk, GA
10 YEARS OF SERVICE
 Derron Alexander, MGA
 Jose Rubio, AGT
 Nic Iagulli, RGA
 Patrena Smith, PR
 Robert Nolan, AGT
 Yemi Akinade, RGA
9 YEARS OF SERVICE
 Bobbi Wiatr, AGT
 Brian Jerome, MGA
 Kody Kramme, RGA
 Lamar Livingston, AGT
 Marc Salvaggi, SGA
8 YEARS OF SERVICE
 Hakan Ozalpasan, AGT
 Hector Sartori, AGT

Mark Harhager, AGT
 Michael Gerstein, RGA
7 YEARS OF SERVICE
 Brett Maurice, MGA
 Christopher Botelho, RGA
 Jorge Alvarez, AGT
 Julia Loboda, AGT
 Michael Musso, RGA
 Michael Barker, SGA
 Nickoy Hylton, AGT
 Patricia Santamarina, SA
 Ricardo Alanis, SA
 Rosita Tumpap, AGT
 Timothy Bugge, GA
 Zoltan Krecsko, RGA
6 YEARS OF SERVICE
 Alipate Makuai, MGA
 Andre LaRose, SGA
 Andrew Chambers, RGA
 Anna Midowicz, AGT
 Armando Aiello, MGA
 Constance Tuiteleleapaga, MGA
 Kristi Stephens, AGT
 Laurekins Pardovani, MGA
 Michael Russin, RGA
 Micky Adkins, GA
 Pablo De La Cruz, MGA
 Paul Smith, MGA
5 YEARS OF SERVICE
 Christopher Bungay, MGA
 Elizabeth Garcia, AGT
 Felicia Steele, MGA
 Hanbo Xu, MGA

James Sherwood, MGA
 Jeremy Rivers, RGA
 Jesse Benwell, AGT
 Jesus Parra, MGA
 Kaitlyn Brandt, RGA
 Ryan Locke, AGT
 Sean Walsh, AGT
 Sherly Philippe, MGA
 William Barker, SA
4 YEARS OF SERVICE
 Ashley Johnston, GA
 Debra Small, AGT
 Gladis Orozco, GA
 Hazem Aboueldahab, AGT
 Mayra Robles, GA
 Patrique Marsh, AGT
 Penelope King, AGT
 Yihsin Huang, MGA
 Zachery Kertulis, GA
3 YEARS OF SERVICE
 Aaron Patt, GA
 Anthony Greco, MGA
 Chad McLaughlin, SGA
 Cynthia Fuller, AGT
 David Fiscu, MGA
 Dominick Williams, MGA
 Dylan Murphy, RGA
 Elizah Smart, AGT
 James McCormick, SA
 Janelle Dutra, SA
 John Curry, GA
 Jonathan Da-al, MGA
 Kaitlyn Everts, AGT

Rackeem Miller, GA
 Shane Valentine, SA
 Tanner Duy, GA
 Veronica Coval, MGA
 Stephen Jubrey, AGT
2 YEARS OF SERVICE
 Andre Taylor, MGA
 Andres Morales, AGT
 Brett McSorley, AGT
 Brendon Byers, SA
 Charles Lee, GA
 Cody Fink, SA
 Danijel Dokic, AGT
 Darian Hester, AGT
 Drew Hager, SA
 Dylan Foti, GA
 Felice Villarama, SA
 Jeanette Tipton, AGT
 Jose Venegas, SA
 Joseph Gibbs, AGT
 Joseph Tapia-Saavedra, GA
 Joshua Rodriguez, AGT
 Keeland Bryant, GA
 Lina Jimenez, AGT
 Liza Cacevic, AGT
 Mianick Diaz, GA
 Mari Andrade, GA
 Michael Hubbs, GA
 Michael Joseph, RGA
 Michel Merinos, GA
 Mohamad Raychouni, GA
 Nakita Fortin, GA
 Nathaniel Magda, SA

Nicholas Jones, AGT
 Nicole Hutchinson, SA
 Robert Melanson, AGT
 Scott McCrory, MGA
 Sonia Silva, AGT
 Tahis Quintero Bonilla, GA
 Tina Espinoza, MGA
 Tom Weller, SGA
 Walter Henderson, MGA
 Zoya Hollandsworth, SA
1 YEAR OF SERVICE
 Aaron Osterrieder, GA
 Abigail Baughman, SA
 Amin Saadatmand-Manshadi, AGT
 Amy Bracey, AGT
 Angela Cardona, SA
 Arthur Gross, AGT
 Brandon Atchley, AGT
 Brien Spier, SA
 Canon Novak, AGT
 Cesar Fischer, AGT
 Charlene Rodriguez, MGA
 Cherell Beal, GA
 Cheryl Hardwick, AGT
 Christina Stolle, SA
 Christopher Larsen, GA
 Colin Taylor, AGT
 Craig Manning, SA
 Debbie-Ann Whitehorne, SA
 Devin Leon, SA
 Doug Zackodnik, AGT
 Douglas Kastil, AGT
 Douglas Minarik, AGT

Dylan Banda, SA
 Eduardo Reyna, AGT
 Erika Walker, GA
 Gregory Gibson, SA
 Jake Gelb, GA
 Jason Westrup, AGT
 Javier Garcia, AGT
 Jennifer Lespinasse, GA
 Jennifer Spalding, GA
 Jinnno Germain, AGT
 Joanne DeCaault, SA
 Johannes Boll, AGT
 Johnny Gerges, SA
 Joshua Egyud, SA
 Justin Stephens, SA
 Kara-Lyn Hester, SA
 Karen Faagai, AGT
 Katie Terzynski, SA
 Kevin Dimery, GA
 Kevin Schulthies, AGT
 Korol Alvarado, SA
 Kortisha Brooks, GA
 Kristopher Bour, SA
 Laurie Kowbel, AGT
 Lawrence Smith, SA
 Mama Atetu, AGT
 Mark Bradshaw, SA
 Maya Phillips, SA
 Michael Pisano, AGT
 Michaela Mangrum, AGT
 Misty Fornasiero, AGT
 Moriah Mann, AGT
 Patrece Wright, AGT

Paul Rodriguez Calebaugh, AGT
 Paul Wilks, AGT
 Rachel Shelton, PR
 Ramsey Sayed, AGT
 Jake Gelb, GA
 Ruth Buchanan, AGT
 Ryan Praedel, GA
 Ryan Schumacher, SA
 Sabrina Agostini, SA
 Scott Galliford, SA
 Sean Gelin, AGT
 Sean Latourette, SA
 Sean McLean, AGT
 Shelby Elder, SA
 Sunshine Overturf, AGT
 Susan Patangan, AGT
 Trinity Walker, SA
 Tyree Taylor, AGT
 Valencia Ulaj, AGT
 Valentina Gocjaj, AGT
 Wandraya Ben, AGT
 William Ferrill, SA
 Yudelka Marte, AGT
 Zachery Ryan, SA

NEW SGAs

Denis-Michael Catalano LA



Denis-Michael holds a degree in Business from LSU. He was recruited to AIL in 2013 while working a retail job after graduation. He says the most rewarding part of his career at AIL is “the opportunity to create the kind of life style I’ve always wanted while being able to help people in the process.” He feels that creating a culture where people are cared for while being spurred to greatness is what people are looking for these days; a sense of security and purpose. “We offer a place to come and prove yourself,” he says.

Charley (Martin) Forshee LA, TX



Martin joined AIL in 2012 after a 5-year stint in the US Navy, drawn by the prospect of protecting families and helping people build their careers. Several life-altering events just prior to being recruited continue to fuel his passions: “A near death experience and the loss of my father drive me every day to make an impact on our community. I am also a man of faith and understand when you help enough people in life meet their goals God will make sure you are taken care of,” he says. Martin currently serves in the Air Force reserves.

Brian Schreiter LA



Brian has a degree in Geology from Lawrence University in Wisconsin, where he also played football for 4 years. He joined AIL originally in 2003 after working in construction. He left briefly after five years but returned to the Company, drawn again by the opportunity to help others while earning residual income. When asked what he finds most rewarding, he says, “We help others protect their legacy and at the same time create a legacy for ourselves. I love watching people in my agency grow personally and professionally.”

PROMOTIONS

STATE GENERAL AGENT

Denis-Michael Catalano
 Charles Forshee
 Brian Schreiter
REGIONAL GENERAL AGENT
 Mike Allen
 Amy Baird
 Taurean Flournoy
 Andrew Hynan
 Jenny Kim
 Demitrius Lucas
 Michael Mandella
 Tabitha McDermid
 Vincent Meyer
 Steven Warner
MASTER GENERAL AGENT
 Mike Allen
 Diego Arango Puerta
 Brayden Briggs
 Bridget Burkot
 Jared Cummings
 Tyler Dahlin
 Michael Ezeafulukwe
 Thristian Greene
 Dean Gushi
 Alexis Hawkins

Sylvain Kalombo
 Eric Karn
 Madison Killburn
 Thomas King
 Kit Koon
 Jon Leach
 Demitrius Lucas
 Brandon Neal
 Armando Rivera
 Thomas Romeo
 Andrew Severson
 Andre Taylor
 Ryan Witham
70% GENERAL AGENT
 David Chen
 Nakita Fortin
 Charles Lee
 Christopher McGlynn
67.5% GENERAL AGENT
 Daniel Baiz
 Megan Connors
 Jacob DeCaault
 Brandon Eck
 Raven Fugate
 Jimarr Gallon
 Jake Gelb

Victor Holmes
 Samuel Kilburn
 Jordan Little
 Gloria Mendoza
 Ontoria Moore
 Carlos Nunez Sanchez
 Seth Parlin
 Martin Salavec
 Jessica Rosenberg
 Jennifer Spalding
 Klyo Vidal
 Alicia Wear
 Jonathan Williams
57.5% GENERAL AGENT
 Christopher Larsen
 Antonino Taormina
 Isabella Xia
65% SUPERVISING AGENT
 Vanessa Barrera
 Stephanie Barryer
 Kimberly Breedlove
 Tim Clark
 Barry Donaldson
 Brian Doubrava
 Josefina Durand
 Paige Farris

Brandi Fleming
 Elisa Flores
 Astrid Castrillon
 Jorge Gonzalez
 Sara Hernandez
 Michael Nunez Sanchez
 Nicole Hutchinson
 Taleb Jammoul Hajali
 Daniel Jolovich
 Landon Karbo
 John Kennedy
 Nathan LaVeau
 Courtney Lavitch
 Ashish Malla
 Sheila Medcalf-Wilson
 Edward Nguyen
 Jonathan Parham
 Charlotte Pidgeon
 Jhonatan Quintero
 Christopher Rantanes
 Rufino Salinas
 Robert Schenerlein
 Amy Spiegel
 Cherrish Taylor
 Henderson Torrealba Jaimes
 Christopher Tucker

62.5% SUPERVISING AGENT
 Linsey Almy
 Joshua Avery
 Adrian Benison
 David Bernstine
 Michael Binkowski
 Carlos Bocas
 Michael Botond
 Lamario Bradwell
 Rachel Brokenborough
 Santiago Calle Ramirez
 Ian Capron
 Nicole Cenkner
 Jason Clark
 Matthew Code
 Primo Colantro
 Angelite Conrad
 Adrienne Corr
 Charles Crosby
 Willie Cummings
 Shanella Davis
 Delphine Dawkins
 Driton Dembogaj
 Angela Dodd
 Jennifer Dotson
 Kevin Dushane

Angie Erskine
 Seth Finnegan
 Illiana Gonzalez Mujica
 Brandon Grant
 Brad Gray
 Crystal Greenhill
 Stacy Hampton
 Loraine Harris
 Neil Hawkins
 Melissa Hayfa
 Dawn Hendry
 Thomas Holland
 Wesley Jarrell
 Mitchell Jeremiah
 Andrew D Johnson
 William Johnson
 Pa Aliou Kasseh
 Nathaniel Leblanc
 Juan Leonardo
 Raoul Leyva
 Gurmon Mahal
 Jennifer Martin
 Hector Martinez Rivera
 Debra McNaughton
 Meaghan Montoya
 Aron Naidu

Vicente Navarro
 Edmond Obodai
 Rachael Osborn
 Becca Osmer
 Gina Pacini
 Jeremy Perry
 Amy Pittman
 James Pittman
 Christopher Ramiro
 Penny Ransom
 Angelica Rice
 Keiara Roberson
 Arturo Romero
 Natalie Rosario
 Renatta Ruszkowska
 Alejandro Sanchez Rios
 Susan Sanders
 Scott Saxton
 Nicole Schurle
 Aaron Seigler
 Edrick Shelby
 Antonio Smith
 Kamyar Soleymani
 Morgan Springer
 Jacob Stephens
 Olga Szwed

Dean Thebeau
 Adam Tipton
 Hope Trendall
 Jackie Vongsouvanh
 Chungan Wang
 Anthony Washington
 John Wegley
 Robert D Williams
 Sandra Winstead
 Jesse Woodland
 Thomas Wright
 Zoog Yang
52.5% SUPERVISING AGENT
 Stephanie Burghardt
 Steven Flowers
 Reanter Kauvaka
 Katherine Nummy
 Lamour Workman



OUR DEFINING MOMENTS



Susan Fuldauer

Division Vice President
Public Relations

WE ARE DIFFERENCE-MAKERS. WE Stand Up, Speak Out, Show Up.

We are union members and we are business partners in the Labor movement. Our message is clear to our partners: we stand with and for working families in our words and actions. With the claims we pay, the premiums we waive through strikes and lay-offs, the legislatures we testify before on behalf of working families and communities, the many picket lines we stand on, the food we collect and deliver and so much more, we make a difference and we **PROVE IT** every day.

In the world of big business, we often find ourselves alone in our support and partnership

with unions and working families. We recognize that when working families do well, so do we as a company. It doesn't make sense that other companies fail to grasp this basic principle. Our story shines as a bright beacon on what corporations can and should do. After all these years with AIL, I remain ever so proud that our brand continues to be about support for working families and what can be done to make a difference in their lives. From standing up for a living wage (and kudos to Steve Friedlander and AIL/NZ for being designated as a Living Wage Company), to supporting an easier path for union organizing to standing with candidates who support workers, we talk the talk and walk the walk.

Recently, we had an opportunity to show just who we are and what we stand for. The 46,000 UAW workers at GM who bravely walked off the job to stand up for a fair contract, gave us the opportunity to stand as one in their fight. From the 28 picket sites the PR team visited and stood with the strikers to the several hundred pounds of food delivered

— which was collected by our agencies — to the letter our CEO, Steve Greer, wrote to the CEO of GM, asking that she embrace the unionized workers and work to create a fair contract, to the \$10,000 we donated to support the UAW striker, we demonstrated that We Are One in the fight. This was one of our defining moments.

Steve Greer is a bold leader for us and doesn't shy away from doing the right thing in support of working families. He understands the heart of AIL/NILICO and leads by example. He has written letters in support of workers to the CEOs of Stop and Shop (UFCW strike), Boeing (Machinists union recognition and contract bargaining), and now GM (UAW strike). Our PR team and agents are leaders in the fight for worker justice, as well. From the food that is collected and delivered, to the voices our agency leaders lend on state and national legislation, to the individual claims written and delivered, it's all of us, collectively standing as one with working families. Proud to be Union ...Yes We Are! 🇺🇸

AIL/NILICO RECORDHOLDERS

SPOTLIGHT RANKINGS MTD	SPOTLIGHT RANKINGS YTD	WEEKLY LEADERBOARDS
INDIVIDUAL PRODUCERS		
MARK NEILSON — \$189,995 NET ALP 9/30/2011	JOSHUA DISHONG — \$756,403 NET ALP 12/31/2014	MICHAEL VAN DELFT — \$62,303 NET ALP 6/9/2017
SUPERVISING AGENTS		
JEFFREY HUDSON — \$268,100 NET ALP 6/30/2017 JEFFREY HUDSON — \$268,100 NET F6 6/30/2017	ARIF HAJRO — \$663,887 NET ALP 10/31/2019 PATRYCJA GRUZINSKA — \$593,315 NET F6 12/31/2016	JOSEPH GOJCAJ — \$117,179 NET F6 11/3/2017
GENERAL AGENTS		
JEFFREY HUDSON — \$473,032 NET ALP 12/31/2017 JEFFREY HUDSON — \$470,416 NET F6 12/31/2017	MEGAN JOHNSON — \$2,254,772 NET ALP 12/31/2017 MEGAN JOHNSON — \$2,031,456 NET F6 12/31/2017	JEFFREY HUDSON — \$217,229 NET F6 11/3/2017
MASTER GENERAL AGENTS		
MARC SALVAGGI — \$595,303 NET ALP 10/31/2017	MARC SALVAGGI — \$4,005,969 NET ALP 12/31/2017	MARK DUSHAJ — \$250,027 NET ALP 11/23/2018
REGIONAL GENERAL AGENTS		
MATTHEW PARKS — \$1,143,711 NET ALP 8/31/2017	MATTHEW PARKS — \$9,042,633 NET ALP 12/31/2017	RYAN FICKERT — \$388,461 NET ALP 12/22/2017

LIFETIME
MAX QUASEM
\$3,496,591 NET ALP
7/23/2003

ALL-TIME MONTHS — INDIVIDUAL PRODUCERS

JAN: ALAN SEDAGHAT — \$66,140 NET ALP 2012	JUL: AMY SHUI — \$148,663 NET ALP 2011
FEB: MARK DUSHAJ — \$77,101 NET ALP 2016	AUG: MARK NEILSON — \$170,192 NET ALP 2011
MAR: MARK NEILSON — \$69,600 NET ALP 2013	SEP: MARK NEILSON — \$189,995 NET ALP 2011
APR: THOMAS KING — \$76,436 NET ALP 2015	OCT: MARK NEILSON — \$159,402 NET ALP 2014
MAY: TAULANT BANE — \$119,349 NET ALP 2019	NOV: JOSHUA DISHONG — \$96,802 NET ALP 2014
JUN: MARIO HAJRO — \$134,576 NET ALP 2019	DEC: JOSHUA DISHONG — \$109,412 NET ALP 2014



CHAMPIONS 2019

THE ALTIG-ORLOVIC TEAM TRIUMPHS WITH THEIR WINNING SCORE OF 73.44%



CONGRATULATIONS TO THE FANTASY DRAFT WINNERS:

ALTIG-ORLOVIC

- A-O-Lorence
- A-O-Orng
- Ryan Bisanz
- Cindy Furer
- Dorian Oldham
- Philip Prata
- Dustin Venekamp
- Josh West

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Wright	4	Simon Arias	Zonia Ramirez	2	Desi Dimitrova	Anne List	2	Hart-Weller	Timothy McNulty	2	John Sparby
Klyo Vidal	4	Beto Quintero	Anthony Marsella	2	Laura Fisher	Terrell Davenport	2	Matt Henderson	Derrick Schneider	2	S-S-Bendure-Hartwig
Daniel Charron	3	Zach Hart	Donna Rankin	2	Fisher-Zuzick	Evan Lawrence	2	Kevin Holtz	Arif Hajro	2	S-S-Parks-Salvaggi
Ryan Taylor	3	Hart-Weller	Jose Cuellar	2	Cindy Furer	Alexis Patides Powell	2	Brandon MacDonald	William Thomas	2	S-S-Parks-Salvaggi
Jason Khodadadian	3	Theodore Pappas	Pablo Solis	2	Mathew Hart	Yasmyn Towers	2	London Nelson	Jacob George	2	Michael Vasu
Twana Smith	2	Simon Arias	Jonathan Conn	2	Zach Hart	Baldemar Zurita	2	Bob Olson	Cherrish Taylor	2	John Young
Italia Moore	2	Richard Correa	Timothy Liles	2	Zach Hart	Sara Hernandez	2	Beto Quintero			
Zlata Titova	2	Richard Correa	James P Raines	2	Zach Hart	Ramon Serrano Sanchez	2	Beto Quintero			
Justin Brent	2	James Cunningham	Austin Tazzia	2	Zach Hart	Jaycee Goodwin	2	Blake Ralston			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Patricia Contreras	11	Beto Quintero	Jesse Rennich	4	Simon Arias	Aaron Parks	3	Simon Arias	Tucker Gregor	3	Travis Moody
Jeffrey Hudson	8	Zach Hart	Heriberto Chavez	4	Richard Correa	Stella Roznovan	3	Cohen-Cohen	Alexis Gomez	3	Corey Neff
Dylan Johnson	8	Hart-Weller	Philip Roffi	4	Cindy Furer	Erin Allen	3	Richard Correa	Tyler Dahlin	3	Oldham-Gryska
Walter Icaza	8	Beto Quintero	Doron Freud	4	Giglione-Ackerman	Joshua Krueger	3	Richard Correa	John Santosuosso	3	Oldham-Gryska
Steven King	7	Zach Hart	George O'Shea	4	Giglione-Ackerman	Phi Phan	3	Desi Dimitrova	Ransey Vazquez	3	Bob Olson
Rachel Brown	6	London Nelson	Jesus Romero	4	Hemerson Gonzalez	Gary Slocum	3	Desi Dimitrova	David Wang	3	Bob Olson
Shahab Mahdavejad	6	Theodore Pappas	Javier Diaz	4	Matt Henderson	Kevin Butchino	3	Gabriel Feldmann	Ashley Clarke	3	Ernest Powell
Sergio Carta	6	Beto Quintero	Aaron Piotrowski	4	Sabrina Lloyd	Veronica Coval	3	Laura Fisher	Jeffrey Hall	3	Serur-Yagjian
Paul Smith	5	Zach Hart	Duane Shaw	4	Sabrina Lloyd	Alipate Makai	3	Steve Friedlander	James Sherwood	3	S-S-Bendure-Hartwig
Brent Bowling	5	S-S-Parks-Salvaggi	Evan Donoghue	4	Corey Neff	Magda Figueiredo	3	Giglione-Ackerman	London Burnett	3	S-S-Parks-Salvaggi
Michael Burningham	4	Altig-Orlovic	Rebecca Mehlinger	4	Serur-Yagjian	Juan Diaz	3	Gonzalez-H-W	Mario Hajro	3	S-S-Parks-Salvaggi
Tommy Conard	4	Simon Arias	Matthew Conrad	4	S-S-Parks-Salvaggi	Joseph Gojcaj	3	Zach Hart	Mike Paragiou	3	S-S-Parks-Salvaggi
Christie Jauch	4	Simon Arias	Slavita Hut	4	John Young	Scott McCrory	3	Brandon MacDonald	Jose Viramontes	3	Michael Vasu

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Andrew McAughey	8	Hart-Weller	Claudia Jacquet	3	Giglione-Ackerman	David Thornton	2	Desi Dimitrova	Jorge Toribio	2	Theodore Pappas
Michael Stuver	7	Zach Hart	Mohamad Raychouni	3	Zach Hart	Ashley O'Donal	2	Laura Fisher	Samuel Kilburn	2	Chad Potts
Jonathan Ramirez	6	Beto Quintero	Aaron Gamalinda	3	Sabrina Lloyd	Jennylyn Miltante-Radnoty	2	Steve Friedlander	Daniel Pacheco	2	Beto Quintero
Mark Lomonaco	4	Altig-Orlovic	Ontoria Moore	3	London Nelson	Adem Abdula	2	Giglione-Ackerman	Regina Koonce	2	Blake Ralston
Bethany Evans	4	Simon Arias	Doris Martinez Garcia	3	Beto Quintero	Caren Deanda	2	Mathew Hart	Kanella Glimenakis	2	Serur-Yagjian
Eric Caballero	4	Richard Correa	Jeffrey Tillman	3	S-S-Bendure-Hartwig	Marcell Ventura	2	Mathew Hart	Sandy Metellus	2	Serur-Yagjian
Nabil Atallah	4	Giglione-Ackerman	Robert Drake	3	S-S-Parks-Salvaggi	Matthew Ingram	2	Zach Hart	Christopher Ross	2	Serur-Yagjian
Brandon Dusevic	4	Zach Hart	Daniel Prinzo	3	S-S-Parks-Salvaggi	Dana Velez	2	Gonzalez-H-W	Danny Juskiw	2	S-S-Bendure-Hartwig
Aaron Patt	4	Zach Hart	Xander Davis	2	Altig-Orlovic	Ross Ewen	2	Kevin Holtz	Eric Butt	2	S-S-Parks-Salvaggi
Kendall Wilson	4	Sabrina Lloyd	Mark Auvil	2	Simon Arias	Shiv H Patel	2	Sabrina Lloyd	Eno Iftiu	2	S-S-Parks-Salvaggi
Mariam Shahid	4	Theodore Pappas	Jenna Grula	2	Simon Arias	Richard Phaturos	2	Brandon MacDonald	Christopher McGlynn	2	S-S-Parks-Salvaggi
Alfredo Garcia	4	Beto Quintero	Conor Markins	2	Simon Arias	Laurence Powell	2	Brandon MacDonald	Ryan Vance	2	S-S-Parks-Salvaggi
Roxie Soto	4	Beto Quintero	Eric Snyder	2	Simon Arias	Ruben Cortez	2	Corey Neff	Nicole Preston	2	Kris Thieme
Travis Kovach	4	S-S-Parks-Salvaggi	Emily Weaver	2	Simon Arias	Jenny Nguyen	2	Corey Neff	Michael Wright	2	Kris Thieme
Jordan Lacy	3	Simon Arias	Jonathan Pizzuto	2	Denis-Michael Catalano	DeShuna Smith	2	London Nelson	Gerardo Gonzalez	2	Michael Vasu
Jennifer Reed	3	Simon Arias	Nancy Branson	2	Richard Correa	Antonino Taormina	2	Oldham-Gryska	Devon Chapman	2	Jamison Weatherspoon
Drake Smith	3	Richard Correa	Landon Schlag	2	Richard Correa	Joseph Hedborn	2	Bob Olson			
Corey Hallam	3	Giglione-Ackerman	Abraham El Refaei	2	Desi Dimitrova	Bilal Farsakh	2	Theodore Pappas			

RGGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ryan Fickert	17	Zach Hart	Walter Icaza	17	Beto Quintero	Corey Helly	12	Giglione-Ackerman

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY

RECRUITING PROGRAM



TOP RECRUITING AGENTS** OCTOBER

TOTAL LEGACY RECRUITERS: **304**

TOTAL LEGACY RECRUITS: **399**

 Andres Moreno 7 Recruits Beto Quintero	 Dana Velez 7 Recruits Gonzalez-H-W	 Jonathan Da-al 6 Recruits Steve Friedlander	 Jacob Frank 6 Recruits Simon Arias
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NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Andres Moreno	7	Juan Diaz	3	Marlene Barrett	2	Alejandra Larez Morales	2	Luciano Rapa	2
Dana Velez	7	Gavin Gambhir	3	Atiya Bell	2	Amanda Leary	2	Duncan Ray	2
Jonathan Da-al	6	Nicholas Giocolo	3	Christian Cortes	2	Alipate Makau	2	Roxie Soto	2
Jacob Frank	6	Frank Hernandez	3	Veronica Coval	2	Angel Martinez	2	Cherrish Taylor	2
Barry Donalson	5	Felipe Machado-Santanna	3	Stephen Davis	2	Ryan McIntosh	2	Yasmyn Towers	2
Mavrick Fredericks	5	Darius Rowan	3	Alfredo Garcia	2	Debra McNaughton	2	Diego Vargas	2
Vera Giles	5	Gregory Rudolph	3	Alexis Gilmore	2	Nura Miah	2	Ransy Vazquez	2
Juan Delgado	4	Baton Statovci	3	Christian Hill	2	Amarj Oliver	2	Arlei Vazquez Oiz	2
Juan Rivera	4	Morgan Walters	3	Mitchell Jeremiah	2	Mike Paragiou	2	Miguel Wilches Trujillo	2
London Burnett	3	Sabrina Agostini	2	Allison Kusgen	2	Alexis Pena Parra	2		
Astrid Castrillon	3	Sonia Bajalan	2	Jordan Lacy	2	Daniel Pettit	2		

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: **2,011**

TOTAL LEGACY RECRUITS: **3,733**

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransy Vazquez	58	Dianka Blash	8	Daniel Waterfall	7	Andre Bent	5	Johnathan Pascol	5
Gregory Rudolph	23	Frank Hernandez	8	Kyle Wrobel	7	Maria Bonilla Borrego	5	Scott Pastorino	5
Matthew Conrad	21	Michael McKiernan	8	Corrissa Adair	6	Luis Calderon Welman	5	Kempton Perry	5
Andres Moreno	21	Rita Rider	8	Alix Albright	6	Tommy Conard	5	Cameron Ponder	5
Brent Bowling	19	Travis Stucki	8	Alisha Anderton	6	Mathieu Cook	5	David Ramirez-Benitez	5
Ryan McIntosh	17	Jeffery Thiel	8	Tiffany Babin-Washington	6	Lidiana Cupceanu	5	Michael Raven	5
Daniel Pettit	14	Rebeca Alvarez de Lugo	7	Anthony Billhimer	6	Kenson Delva	5	Cecilia Ritter	5
Roxie Soto	14	Erin Bortz	7	Kortisha Brooks	6	David J Edwards	5	Juan Rivera	5
Dana Velez	14	Robert Bradley	7	Shawntae Collins	6	Elijah Findley	5	Yessika Rodriguez	5
Patricia Contreras	12	London Burnett	7	Noah DeVries	6	Jordan Forbes	5	Christopher Ross	5
Alfredo Garcia	12	Jonathan Da-al	7	Desarae Freeman	6	Jacobs Schooley	5	Zahara Schooley	5
Casey Jarratt	12	Jessica Davis	7	Mitchell Gralowski	6	Vera Giles	5	Lindsay Staffieri	5
Alipate Makau	12	Myaa Fallon	7	Melne Hughes	6	Jaden Goldney	5	Joseph Stapleton	5
Luciano Rapa	12	Derek Foore	7	Slavita Hut	6	Mario Hajro	5	Baton Statovci	5
Joseph Tomanovich	12	Mavrick Fredericks	7	Taleb Jammoul Hajali	6	Jamel Johnson	5	Eric Thompson	5
Devin Davis Watkins	11	Sina Heak	7	Doris Martinez Garcia	6	Markiece Johnson	5	Alexis Tran	5
Sergio Carta	10	Keith James	7	Jennylyn Militante-Radnoty	6	Jordan Lacy	5	Nauleni Tuionetoa	5
Barry Donalson	10	Zachery Kertulis	7	Carmen Pena	6	James LaFata	5	Francesca Veltri	5
Kelly Ekker	10	Michele Kieffer	7	Jordynn Runzo	6	Nicole LeBlanc	5	David C Williams	5
Astrid Castrillon	10	Patrick Knouse	7	Nicholas Llewellyn	6	Nicholas Llewellyn	5	Joshua D Williams	5
Daryl Graham	10	Sherrie McCarty	7	Austin Vail	6	Alma Lozano	5	Kendall Wilson	5
Adam Bajjey	9	Damion Moore	7	Marcus Williams	6	Felipe Machado-Santanna	5	Renee Zinsky	5
Iris Saavedra	9	Adebamidele Ogunlade	7	Lucas Yeck	6	Matthew McDowell	5		
Jessica Santamarina	9	Samantha Ralston	7	Amy Baird	5	Catherine Noakes	5		
Bruce Alford	8	Klyo Vidal	7	Steven Barton	5	Amari Oliver	5		

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*

 Jonathan Da-al Steve Friedlander 16 Recruits GOLD	 Erica Robertson Simon Arias 15 Recruits GOLD	 Mario Hajro S-S-Parks-Salvaggi 15 Recruits GOLD	 Kelly Ekker Tiffany Roland 11 Recruits SILVER	 Patrick Knouse Slav Bitman 11 Recruits SILVER	 Astrid Castrillon Hemerson Gonzalez 10 Recruits SILVER
 Joseph Corwin S-S-Parks-Salvaggi 10 Recruits SILVER	 Ivoni Fuimaono Steve Friedlander 10 Recruits SILVER	 Sione Maumau Steve Friedlander 10 Recruits SILVER	 Andres Moreno Beto Quintero 10 Recruits SILVER	 George O'Shea Gigliione-Ackerman 10 Recruits SILVER	 Frank Hernandez Beto Quintero 6 Recruits BRONZE
 Klyo Vidal Beto Quintero 6 Recruits BRONZE	 Michael Coulthard S-S-Parks-Salvaggi 5 Recruits BRONZE	 Jessica Davis Altig-Orlovic 5 Recruits BRONZE	 Kellie Hoffman Simon Arias 5 Recruits BRONZE	 Steven King Zach Hart 5 Recruits BRONZE	 Jordan Reinhold Philip Prata 5 Recruits BRONZE
 Peter Tovio Steve Friedlander 5 Recruits BRONZE	 Travis White Brian Schreiter 5 Recruits BRONZE				

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

MEDITERRANEAN CRUISE

AIL/NILICO 6-MONTH CONTEST

CURRENT CONTEST LEADERS



Monte Carlo, Monaco

State General Agents as of Oct EOM

Rank	Category	SGA	Total Contest ALP	% of Baseline Prod Contest-to-Date	% of New Assoc Obj Contest-to-Date
Categories					
1 & 2					
1	Dustin Venekamp	2	\$762,713	34.00%	100.00%
2	Zach Hart	1	\$878,290	27.85%	112.82%
3	Tom Williams	2	\$513,335	25.82%	100.00%
3					
1	Mathew Hart	3	\$407,481	29.86%	150.00%
2	Satti-Kanaan	3	\$416,635	21.80%	108.33%
3	Bob Olson	3	\$339,946	21.65%	115.63%
4-11					
1	Kay Pomroy	11	\$16,936	41.17%	266.67%
2	A-O-Orng	10	\$96,325	37.66%	109.09%
3	Cindy Furer	5	\$401,484	36.61%	122.22%
4	Andre Hawthorne	9	\$79,354	34.60%	114.29%
5	Kris Thieme	9	\$142,484	32.11%	114.29%
6	Hart-Weller	11	\$79,783	30.89%	133.33%
7	London Nelson	11	\$88,171	30.39%	160.00%
8	Gabriel Feldmann	11	\$53,693	29.33%	100.00%
9	Pappas-Quadri	5	\$168,994	28.33%	146.15%
10	A-O-Janti	7	\$113,488	27.93%	150.00%

Regional General Agents as of Oct EOM

Rank	SGA	Total Production Contest-to-Date	% of Baseline	
1	Bruce Viaje	Altig-Orlovic	\$368,982	70%
2	Hunter Houvener	Altig-Orlovic	\$237,271	62%
3	Christopher Hintz	Altig-Orlovic	\$396,580	52%
4	Yussuf El-Zein	Altig-Orlovic	\$150,226	52%
5	Sara Vaz	Altig-Orlovic	\$299,789	51%

Master General Agents as of Oct EOM

Rank	Category	SGA	Total Production Contest-to-Date	% of Baseline	
Category 1					
1	Sara Vaz	1	Altig-Orlovic	\$200,497	85%
2	Ryan Stenglein	1	Altig-Orlovic	\$172,146	37%
3	Zach Otto	1	Sabrina Lloyd	\$284,113	32%
2					
1	Dustin Dunbar	2	Dustin Venekamp	\$146,094	50%
2	Bobby Gujral	2	Altig-Orlovic	\$355,654	46%
3	David Wang	2	Bob Olson	\$109,605	34%
3					
1	Jonni Ng	3	Altig-Orlovic	\$162,925	52%
2	Thomas Vena	3	Simon Arias	\$76,697	35%
3	Britton Costa	3	Simon Arias	\$201,197	33%
4-11 & Rookie					
1	Brent Bowling	Rookie	S-S-Parks-Salvaggi	\$326,436	
2	Bruce Viaje	4	Altig-Orlovic	\$295,076	
3	Mario Hajro	Rookie	S-S-Parks-Salvaggi	\$264,882	
4	Patricia Contreras	Rookie	Beto Quintero	\$262,060	
5	Christopher Bentley	6	Altig-Orlovic	\$232,337	
6	Eric Thompson	Rookie	S-S-Parks-Salvaggi	\$212,605	
7	Joseph Gojcaj	Rookie	Zach Hart	\$202,130	
8	Daryl Graham	8	S-S-Parks-Salvaggi	\$193,486	
9	Paul Smith	Rookie	Zach Hart	\$185,197	
10	Bobby Hamilton	5	Altig-Orlovic	\$170,729	

General Agents as of week ending 11/22

Rank	SGA	Contest Net ALP	
1	Klyo Vidal	Beto Quintero	\$63,716
2	Aaron Gamalinda	Sabrina Lloyd	\$40,370
3	Kendall Wilson	Sabrina Lloyd	\$38,607
4	Eric Butt	S-S-Parks-Salvaggi	\$28,642
5	Dana Velez	Gonzalez-H-W	\$27,571

Supervising Agents as of week ending 11/22

Rank	SGA	Contest Net ALP	
1	Jason Khodadadian	Theodore Pappas	\$32,632
2	Robert Wright	Simon Arias	\$30,481
3	Nicholas Llewellyn	S-S-Parks-Salvaggi	\$21,286
4	Jaycee Goodwin	Blake Ralston	\$19,215
5	Barry Donalson	Bob Olson	\$18,806

Individual Producers as of week ending 11/22

Rank	SGA	Contest Net ALP	
1	Bobby Park	Altig-Orlovic	\$123,836
2	Joey Kennedy	Altig-Orlovic	\$117,778
3	Sophia Cowie	Altig-Orlovic	\$87,314
4	Ashley Rust	James Cunningham	\$81,431
5	Arif Hajro	S-S-Parks-Salvaggi	\$79,244
6	Michael van Delft	Satti-Kanaan	\$77,118
7	Muhammed Ashraf	Theodore Pappas	\$74,341
8	Mohamad Raychouni	Zach Hart	\$74,137
9	Trenton Miller	Altig-Orlovic	\$70,205
10	Roger Fredericks	Altig-Orlovic	\$68,360
11	Mike Reed	Altig-Orlovic	\$67,993
12	Joe Lewo	Matt Henderson	\$65,653
13	Taulant Bane	S-S-Parks-Salvaggi	\$65,477
14	Kevin Ishikane	Altig-Orlovic	\$63,840
15	Abraham Mogilevsky	Pappas-Quadri	\$63,730
16	Jean Joseph	Tom Williams	\$62,342
17	Michael Hepner	Altig-Orlovic	\$62,252
18	Armando Rivera	Altig-Orlovic	\$61,744
19	Alyssa Sadler	Simon Arias	\$58,508
20	Mario Hajro	S-S-Parks-Salvaggi	\$58,382
21	Lily Sakai	Cohen-Cohen	\$56,563
22	Hany Mikhail	Simon Arias	\$54,276
23	Joshua Dishong	S-S-Bendure-Hartwig	\$54,110
24	Michael Giachetti	S-S-Parks-Salvaggi	\$54,081
25	Tanner Duy	Altig-Orlovic	\$54,072

VPs as of Oct EOM

Rank	Total Contest ALP	% of Baseline Prod Contest-to-Date	% of New Assoc Obj Contest-to-Date	
1	Renee Jeffries	\$2,527,394	21.64%	107.69%
2	Rob Gray	\$2,537,244	21.37%	97.47%

Directors as of Oct EOM

Rank	Total Contest ALP	% of Baseline Prod Contest-to-Date	% of New Assoc Obj Contest-to-Date	
1	Murray Horowitz	\$1,309,214	26.86%	105.26%
2	Danielle Jankowski	\$1,251,604	23.08%	128.57%
3	Stephanie Kell	\$294,923	23.08%	91.43%
4	David Guzman	\$720,485	22.72%	90.00%
5	John Ophals	\$458,560	20.86%	112.00%

Public Relations as of Oct EOM

TOP 5 PR REPRESENTATIVES

Rank	Contest-to-Date	% of Obj Contest-to-Date	% of ORI Contest-to-Date
1	Lisa West	224%	66%
2	Mario Soljan	193%	80%
3	Carl Zabloutny	138%	39%
4	Linh Nguyen	134%	81%
5	Rachel Shelton	120%	33%

PR REPRESENTATIVES WITH 100% OBJ

1	Lisa Johnson	344%
2	Jan Pitts	289%
3	Amy Orlando	286%
4	Morgan Breier	269%
5	Lisa West	224%
6	Elaine Adkison	205%
7	Criseida Hernandez	201%
8	Mario Soljan	193%
9	Melissa Lively	183%
10	Tony Anderson	169%
11	Cheryl Cook	149%
12	Darrell Dorey	148%
13	Susan Gilbert	145%
14	Carl Zabloutny	138%
15	Linh Nguyen	134%
16	Tim Leary	120%
17	Rachel Shelton	120%
18	Travis Danies	119%
19	Pam Monetti	110%
20	Mark Armstrong	110%
21	Donna Altschue	109%
22	Tim O'Connor	106%
23	Mickey Boysza	105%
24	Crystal Senour	103%
25	Katy Hogge	102%
26	Jessica Christersson	101%
27	Dianna Lueke	101%
28	Michael Cooper	100%

QUALIFYING PR MANAGERS

Rank	% of Obj Contest-to-Date	% of Growth Contest-to-Date	
1	Tamara Williams	146%	42%

PR MANAGERS WITH 100% OBJ

1	Tamara Williams	146.28%
2	Cindy Cleary	114.88%
3	Amanda Mlinaz	107.19%
4	Katherine Pratt	102.19%

CRUISE DATES:
August 17 – 24, 2020

The contest period is business or cards received and processed by Home Office between October 1, 2019 and March 31, 2020.

For complete qualifications, rules, and how drawing entries are accrued, refer to the ARC:
arc.aillife.com/default.aspx
& arc.nilife.com/default.aspx

ALLEN "THE ANSWER" IVERSON

The BUSINESS ATHLETE

By James Cunningham
State General Agent



ALLEN "THE ANSWER" IVERSON was raised in Virginia by a single, 15-year-old mother. He grew up in the projects of Hampton where drugs and crime were the social norms. I've always related to him, coming from a very similar upbringing, which is why I have deep respect for him, knowing his road to the Naismith Memorial Basketball Hall of Fame wasn't easy.

Iverson is regarded as the **BEST TWO-SPORT ATHLETE** (football and basketball) of his time. In high school, he led several teams to state championships while not having a father to raise him. He did have special men come into his life that would eventually help him flourish into the great athlete we all know today. This is another thing I can relate to, having had great coaches such as James Surace, Marcus Smith, and Simon Arias, who have had that same level of impact on my life.

While still in high school, Iverson was involved in an event which led to him being sentenced to 15 years in prison. Once this happened he had a choice to make in life.

HE COULD FALL THROUGH THE CRACKS OF THE SYSTEM AND LOSE OUT ON HIS POTENTIAL OR HE COULD CHANNEL HIS WORK ETHIC AND TAKE HIS REVENGE BY REALIZING HIS POTENTIAL.

Overcoming this setback, he became the #1 draft pick and the NBA hasn't been the same since he arrived. He reminds us all about the importance of **FIGHTING THROUGH ADVERSITY** if you want to get to the top, one of the things I have done and will continue to do on my quest to the top of AIL.

At the end of his NBA career, Iverson could claim the honor of having been Rookie of the Year, an 11-time All-Star, four-time scoring champion, seven-time All NBA, three-time steals leader, two-time All-Star MVP, and one-time MVP. He was the most prolific scorer in NBA history despite his relatively small stature. His induction is proof that every Hall of Famer does not have to be the same or conventional, **JUST GREAT.**

"ALL OF THE PEOPLE THAT CRITICIZE EVERYTHING ABOUT WHAT I'VE DONE IN MY CAREER, THEY CAN'T TAKE THIS FROM ME. I HAD TO OVERCOME WHAT THEY SAID ABOUT ME. THE NAYSAYERS, THEY HELPED ME, TOO."

Iverson has taught us that **HEART** and **DESIRE** can take us far in life. All business athletes love proving people wrong, have the heart to win, desire to succeed and will always rise to the occasion regardless of the cards they're dealt in life.

Business athlete defined is a methodology where performance principles used in elite sports are translated and used to accelerate performance in the business world. Consider for a moment the level of attention and detail that goes into becoming an athlete. Imagine a business leader or executive team receiving the same kind of attention but tailored instead to their own professional and personal needs. Now imagine if that business leader or executive was coached to coach themselves, so they could translate principles and practices from an elite sport then apply them over the long term to fulfill more of their potential. That's what it means to be a Business Athlete!

Successful business athletes are **FIGHTERS**. Either you give in, or you fight. You fight for what you want. You go after what you want. The only thing I could do was give up or keep fighting for what I wanted in life. Every kid born and raised in Cleveland, Ohio can relate to this as we were brought up under the premise that **NOTHING IS GIVEN** and **EVERYTHING IS EARNED.**

So my question for all of you is: will you fight for the life you want or will you throw in the towel? Will you overcome adversity or let it defeat you? Will you prove the naysayers right or wrong? I hope the answer is yes! Iverson is the definition of a fighter who proved a lot of people wrong. I want you all to fight and prove the naysayers wrong when your time comes so you too can earn your jacket in the business athlete hall of fame for AIL. #RWTW #LFG



Flickr.com photo used under Creative Commons from Kevin Burkett.

"I DON'T TRAIN HARD TO BE BETTER THAN YOU. I TRAIN HARD TO BE BETTER THAN ME YESTERDAY."
- ALLEN IVERSON



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to lc fry@ailife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.



A LEGEND'S LEGACY

AIL/NILICO has lost a true great. Durhon started with American Income Life in 1996 and became the first SGA at National Income Life in 2001. He was the first recipient of the State General Agent of the Year award. He was an Executive Council member for several years. He promoted ten SGAs from his office, and was a mentor and friend to many. His legacy will live forever at AIL/NILICO. Our deepest condolences are with his brother Dorian and their mom, Mary Joe; Shannon, his wife of 37 years; his children, Brandon, Leighann, Becca and Bailey; his grandchildren, friends, Brett, and the entire Oldham-Gryska organization.

My brother Durhon was charismatic, larger than life, funny, kind, loving, but most of all inspirational. He spent his entire life helping others accomplish the things they thought impossible. Durhon rose from poverty to go on to live the American Dream. He accomplished this through Bernard Rapoport's mantra, "Opportunity Unlimited." It wasn't just a saying but a way of life for Durhon; he believed it and lived it. Mr. B loved Durhon, and Durhon loved him. His fight, spirit, and determination was in full flight during his illness. His wonderful sense of humor stayed in full effect all the way until the end of his battle. He was hugely successful in business without climbing over people or being greedy and selfish or tearing people down in order to build himself up. He appreciated and cherished the opportunity to live a great life, and he did it to the fullest! He lived life the way everyone should. He gave life everything he had and life was good to him. His best accomplishments are his wonderful children. They will carry on his legacy of "the more you give the more you get." I miss him more than words can say, but I carry him in my heart always.

— Dorian Oldham

Durhon Oldham was one of the best. This last week has been difficult, but also uplifting. He was a man who touched so many people's lives in some of the biggest ways. He really truly cared about his people and he showed it by being tough on you, making you learn the true 'why' behind everything. We will all miss his twang when we hear the 'why.' He showed it by making you realize you had more to you than you could ever imagine. He showed it by taking a very genuine interest in your life. Durhon helped me pick out my husband's wedding day gift and each year's anniversary gift. He was such an amazing leader, but also an amazing person. He loved his family so much and when he spoke of his children and grandchildren his whole face lit up. He was an amazing role model for balancing both. We lost one of the greats and for that he will be sorely missed, but his legacy will be carried on through the thousands of people who had the pleasure and honor to know him. "Here's to those and those like us, damn few left!"

— Kimberly Hamilton (RGA, Oldham-Gryska)



— Fred Hadayia

Durhon was an exceptional leader that changed the lives of many forever. On behalf of all of A-O, we send our deepest condolences and prayers to Durhon's family and to all those that loved him.

In sympathy — Rick Altig, Ilija Orlovic, Rob Hay and James Hill

The term legend gets thrown around a lot. In Durhon's case, it's truly appropriate. A legend and true first ballot Hall of Famer, not only as a SGA, but as a man. To say that he had an impact on my life would be an understatement. The difference he made and the impact that he had will be felt for a long time, not only for me, but for my children and grandchildren as well. His impact cannot be overstated. He will be truly missed. R.I.P., my friend.

Heaven gained a great soul. Many knew him, and many more were positively affected by his vision and leadership. He was such a truly incredible person. He had countless good qualities, but one that always stuck out was the presence he had in everything he did. When he talked to you, he made you feel like you were the only thing happening in the world at that time. He always devoted 100% of his attention to what he was doing and the legacy he leaves certainly shows that. "To us, and those like us . . . damn few left."

— Ted Ryan (MGA, Oldham-Gryska)

Durhon Oldham was a hero to me and will forever be by my side in any endeavor I attack. His wisdom was priceless, and has helped me in every aspect of my life. What I have accomplished both personally and professionally will always be accredited to Diamond D. He will be with me until the end of my days. God bless AIL. To us, those like us, damn few left.

— Nicholas Moore (SGA, Massachusetts)

John Maxwell says the true measure of leadership is influence – nothing more, nothing less. Influence is exactly what Durhon Oldham did for me personally and for hundreds of others in this company. He not only taught me how to be successful in business but successful in life. His presence will be greatly missed.

— Paul Rumbuc (retired AIL SGA)

Diamond D —I am so blessed to have had the opportunity to be mentored by a man with such high integrity, character and values. The passion he brought to the business and to mentoring others was inspiring. He thrived on teaching, giving back and genuinely helping others. He just GOT IT! The AIL/NILICO spirit lived in him and was passed on to all of those lucky enough to cross his path. The amount of joy and laughter he brought to not only our agency, but to life, was unmatched and can never be replaced. This Company and all of us in it are better off because of him and his unwavering ability to stand up for what was right. So many of us owe him so much. Thank you for everything D! I take great pride in knowing I have the privilege to carry on your legacy. Love you, brother.

— Andrew Wagner (MGA; Durhon's last promotion to SGA, Oldham-Gryska)

Those that truly impact us never really leave us. There are things that death cannot touch. Durhon you left us so much and have impacted so many. Until we meet again, you will be missed.

— Simon Arias



During my 2nd year as an SGA, I was struggling. In search of some wisdom and guidance, I went on a visit to Durhon's Office in New York. Although my MGAs and I had arranged to stay in a hotel, Durhon picked me up at the hotel and told me that I would be staying in his home during my visit. After meeting his beloved family, he took me to his basement and showed me all of his memorabilia. He spoke of it with a lot of pride. We sat down together and Durhon asked me to tell him what was going on. I shared my ALP numbers, agent count, codes etc. He interrupted me as I shared everything that was going on and said, "I'm not asking you about your business, I'm asking you about YOU!" I felt as if he was looking directly into my soul, and you know the look I am talking about if you've upset him before. Over some Shiner Bocks, we spent the rest of the night talking about our families, visions, goals, and dreams, and I will never forget it. Durhon probably didn't realize the impact he had on my life. It was this and so many other conversations throughout our 20+ years of friendship that meant more to me than he will ever know. In Durhon's eyes, you were never a number, you were a person, and he would do anything he could to help without expecting anything in return. He will be truly missed and never forgotten.

— Bob Olson

Durhon . . . a stellar leader with iron clad righteous convictions. A courageous human being, strong as they come, with a heart of compassion and love of God, family, and friends. Durhon had a persona larger than life that impacted so many. Anyone who ever met Durhon will never forget him.

— Jim Surace



Durhon will go down as one of the absolute great leaders, founders, and developers of the company we all have the honor of working for today. His drive was to always do it right as he looked to help anyone who asked. His goal was to develop systems and structure that would help this great company grow along with his own agency. I can't say enough about my friend Durhon Oldham that would do the justice of how he's helped me, this company and countless others. What I will say is that I will miss him greatly. What I will say is that because of his hard work and dedication to this company his family will not have to worry about finances because of the generational income he worked so hard to develop and his grandchildren and great grandchildren will benefit from a man that will be deeply missed. Durhon Oldham is the epitome of how to take advantage of Opportunity Unlimited while paying it forward. Thank you, Durhon.

To sum up Durhon in a paragraph would be extremely hard to do. Durhon Oldham was my mentor, my brother, and, more importantly, my best friend. When you partner in business with a legend, it was almost surreal coming in every day, knowing he was my partner. The advice I loved from Durhon wasn't the business advice; it was how to be a better father and husband. He was always challenging me to improve as a person and a leader. He always tied business back into the family, and I will forever love him for that. Most days of mine began with a call from him at 8:15 AM saying, "WHAT IS UP?" I miss the sound of that deep Kentucky accent. Saying goodbye was one of the toughest things I have ever done. Durhon, I love you like a brother from another mother! Thank you from all those you have touched. God indeed blessed me with YOU!

— Theo Pappas

— Brett Gryska



1
BOBBY PARK
LYNNWOOD, WA



2
JOEY KENNEDY
HENDERSONVILLE, TN



3
SOPHIA COWIE
STRATHMORE, AB



4
ARMANDO RIVERA
EVERETT, WA



5
MOHAMAD RAYCHOUNI
TROY, MI



6
MUHAMMED ASHRAF
FLUSHING, NY



7
MARIO HAJRO
CLEVELAND, OH



8
TRENTON MILLER
SACRAMENTO, CA



9
JOSHUA DISHONG
COLUMBUS, OH



10
TANNER DUY
LANGLEY, BC



11
VANESSA FOROUZAN
VANCOUVER, BC



12
ASHLEY RUST
INDIANAPOLIS, IN



13
JADWIGA MARTINS
MILTON, ON



14
DIANA AL ALI
GREATY, ON



15
CARLOS IRAHETA BARRIENTOS
LOS BANOS, CA



16
KEVIN ISHIKANE
KAPOLEI, HI



17
ERNA GASANIN
NASHVILLE, TN



18
AUSTIN ROCKALL
WINNIPEG, MB



19
JEAN JOSEPH
POMPANO BEACH, FL



20
ARIF HAJRO
CLEVELAND, OH



GIANNI TOMA
TROY, MI



ANNA ARNDT
EARTH CITY, MO



ADDISON BRACHER
EARTH CITY, MO

ICEBREAKERS

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Bobby Park	\$105,659		85.5	Jenny Kim	Altig-Orlovic
2	Joey Kennedy	\$101,849		79.8		Altig-Orlovic
3	Sophia Cowie	\$78,514	94		Jessica Davis	Altig-Orlovic
4	Armando Rivera	\$59,445		79.5	Hunter Houvener	Altig-Orlovic
5	Mohamad Raychouni	\$58,770		84.4	Joseph Gojcaj	Zach Hart
6	Muhammed Ashraf	\$58,177		87.8	Sabrina Kryshundayal	Theodore Pappas
7	Mario Hajro	\$56,604		80.8	Mario Hajro	S-S-Parks-Salvaggi
8	Trenton Miller	\$55,795	97		Mark Neilson	Altig-Orlovic
9	Joshua Dishong	\$52,280		85.7	Tony Geer	S-S-Bendure-Hartwig
10	Tanner Duy	\$51,326		85.2	Bruce Viaje	Altig-Orlovic
11	Vanessa Forouzan	\$50,936		81.5	Bobby Gujral	Altig-Orlovic
12	Ashley Rust	\$50,743		86.7		James Cunningham
13	Jadwiga Martins	\$50,609		79.3	Jesse Doherty	Altig-Orlovic
14	Diana Al Ali	\$49,859		73.6	Yussuf El-Zein	Altig-Orlovic
15	Carlos Iraheta Barrientos	\$49,270		73.5	Harold Durana	Altig-Orlovic
16	Kevin Ishikane	\$47,577		89.9	Blake Higuchi	Altig-Orlovic
17	Erna Gasanin	\$45,669		88.1	Bobby Hamilton	Altig-Orlovic
18	Austin Rockall	\$44,596		80.2	Sara Vaz	Altig-Orlovic
19	Jean Joseph	\$43,946		74.3		Tom Williams
20	Arif Hajro	\$42,825		86.4	Mario Hajro	S-S-Parks-Salvaggi
21	Michael van Delft	\$40,608		87.2	Michael van Delft	Satti-Kanaan
22	Joe Lewo	\$40,452		75.2	Beau Locker	Matt Henderson
23	Alyssa Sadler	\$37,646	92		Brody Maughan-Evanson	Simon Arias
24	Daniel Prinzo	\$37,643		90.3	Brent Bowling	S-S-Parks-Salvaggi
25	Jordan K Brown	\$37,112		78.8	Bruce Viaje	Altig-Orlovic
26	Irma Gallardo	\$35,750		76.0	Steven Warner	Altig-Orlovic
27	Hany Mikhail	\$34,773		86.0	Michael Russin	Simon Arias
28	Ian Pickett	\$34,396		82.0	Bobby Gujral	Altig-Orlovic
29	Virakbot Oung	\$33,508		87.4	Joshua Olin	Altig-Orlovic
30	Codey Parks	\$33,424		82.5	Chase Miller	S-S-Bendure-Hartwig
31	Noah Schultz	\$33,228	91		Paul Smith	Zach Hart
32	Trevor Bailey	\$33,077		73.0	Phillip Waisman	Satti-Kanaan
33	Shawn Kelley	\$32,872		83.1	Britton Costa	Simon Arias
34	Mahdi Dergham	\$32,582	95		Joseph Gojcaj	Zach Hart
35	Carmen Arroyo	\$32,363		81.8	Bobby Szwaja	Theodore Pappas
36	Meardey Kim	\$32,274		79.3	Yussuf El-Zein	Altig-Orlovic
37	Taulant Bane	\$31,526		82.0		S-S-Parks-Salvaggi
38	Omar Hashimi	\$31,445		86.2		Don Foti
39	Lily Sakai	\$31,275		88.9		Cohen-Cohen
40	David Melendrez	\$30,966		80.3		Cindy Furer
41	Alan Sedaghat	\$30,735		86.4	Bobby Gujral	Altig-Orlovic
42	Jessie Holland	\$30,668		74.6	David Carpenter	Dustin Venekamp
43	Abeni Reynolds	\$30,638	94		Britton Costa	Simon Arias
44	Matthew Zang	\$29,925		85.5	Ryan Stenglein	Altig-Orlovic
45	Gordon Maki	\$29,523	96		Alan Sedaghat	Altig-Orlovic
46	John Torres	\$29,381		86.5	Daryl Graham	S-S-Parks-Salvaggi
47	David Staffieri	\$28,736		89.8	Dustin Dunbar	Dustin Venekamp
48	Roger Fredericks	\$28,614		75.2	Adrienne Bragas	Altig-Orlovic
49	Mark Diskin	\$27,695		79.0	Justin Adams	Simon Arias
50	Christopher Rolph	\$27,153	89		Daniel Perkins	Altig-Orlovic

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Ashley Rust	\$382,853		86.7		James Cunningham
*2	Joshua Dishong	\$377,791		85.7	Tony Geer	S-S-Bendure-Hartwig
*3	Meenakshi Chavis	\$307,896		75.4	Doreen Ryan-Foti	Don Foti
*4	Joey Kennedy	\$306,627		79.8		Altig-Orlovic
*5	Bobby Park	\$306,038		85.5	Jenny Kim	Altig-Orlovic
*6	Mohamad Raychouni	\$300,766		84.4	Joseph Gojcaj	Zach Hart
*7	Hany Mikhail	\$297,820		86.0	Michael Russin	Simon Arias
*8	Michael van Delft	\$288,429		87.2	Michael van Delft	Satti-Kanaan
*9	Mario Hajro	\$281,978		80.8	Mario Hajro	S-S-Parks-Salvaggi
*10	Muhammed Ashraf	\$276,795		87.8	Sabrina Kryshundayal	Theodore Pappas
11	Arif Hajro	\$270,716		86.4	Mario Hajro	S-S-Parks-Salvaggi
12	Tony Georges	\$270,457		86.3	Mario Hajro	S-S-Parks-Salvaggi
13	Lily Sakai	\$266,496		88.9		Cohen-Cohen
14	Joe Lewo	\$265,519		75.2	Beau Locker	Matt Henderson
15	Steven Dell	\$250,874		79.7	Steven Dell	Simon Arias
16	George Kamel	\$243,741		81.1		S-S-Bendure-Hartwig
17	Roger Fredericks	\$241,748		75.2	Adrienne Bragas	Altig-Orlovic
18	Cory Moncol	\$239,828		90.1	Matthew Conrad	S-S-Parks-Salvaggi
19	Taulant Bane	\$231,010		82.0		S-S-Parks-Salvaggi
20	Jean Joseph	\$230,724		74.3		Tom Williams
21	Daniel Prinzo	\$228,327		90.3	Brent Bowling	S-S-Parks-Salvaggi
22	Robert Ensign	\$226,455		77.9	Derek Foore	S-S-Parks-Salvaggi
23	Anton Ljiljadjuraj	\$226,328	87		Dario Messina	Hart-Dushaj
24	Kevin Ishikane	\$223,701		89.9	Blake Higuchi	Altig-Orlovic
25	Omar Hashimi	\$222,462		86.2		Don Foti
26	Al-Karim Walji	\$221,836		85.7		Altig-Orlovic
27	Nicholas Chuma	\$214,473		85.8	Chase Miller	S-S-Bendure-Hartwig
28	Meardey Kim	\$201,269		79.3	Yussuf El-Zein	Altig-Orlovic
29	Irma Gallardo	\$201,219		76.0	Steven Warner	Altig-Orlovic
30	Bryan Juskiw	\$199,361		80.5	Bryan Juskiw	S-S-Bendure-Hartwig
31	Aref Sayegh	\$199,314		81.9	Phillip Waisman	Satti-Kanaan
32	Joseph Sarasin	\$197,350		82.7		S-S-Bendure-Hartwig
33	Armando Rivera	\$197,304		79.5	Hunter Houvener	Altig-Orlovic
34	Abeni Reynolds	\$196,497	94		Britton Costa	Simon Arias
35	Jadwiga Martins	\$195,322		79.3	Jesse Doherty	Altig-Orlovic
36	Max Quasem	\$192,868		89.0		Cohen-Cohen
37	David Melendrez	\$189,021		80.3		Cindy Furer
38	Ian Pickett	\$188,137		82.0	Bobby Gujral	Altig-Orlovic
39	Joel Trask	\$187,303		76.8	Christopher Bungay	Satti-Kanaan
40	Elizabeth Garcia	\$186,165		89.9	Zach Otto	Sabrina Lloyd
41	Joachim Jean	\$184,906		87.4	Ryan Hall	Laura Fisher
42	Harvey Quinn	\$180,576		86.4	Kimberly Hamilton	Oldham-Gryska
43	Adem Abdula	\$169,771		74.3	Corey Helly	Giglione-Ackerman
44	Johnathon Bogoslawski	\$165,558		77.7	Sara Vaz	Altig-Orlovic
45	Dina Boghdady	\$164,239		86.2	Luay Ghawi	Altig-Orlovic
46	Ryan Vance	\$163,415		87.9	Brent Bowling	S-S-Parks-Salvaggi
47	Sophia Cowie	\$162,234	94		Jessica Davis	Altig-Orlovic
48	Alan Sedaghat	\$161,787		86.4	Bobby Gujral	Altig-Orlovic
49	Michael Battaglio	\$161,772		90.4	Mavrick Fredericks	Evan Holzhauer
50	Shannon Stroud	\$159,802		85.3	Alma Lozano	Richard Correa

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

SUPERVISING AGENTS



1
ARIF HAJRO
CLEVELAND, OH



2
TRISTAN DLABIK
WEXFORD, PA



3
GJON LJULJDURAJ
EARTH CITY, MO



4
WILLIAM THOMAS
CLEVELAND, OH



5
LINO STRUSSIONE
TROY, MI



6
ELCAR BUHAY
WINNIPEG, MB



7
DANIELLE HAIZLIP
INDIANAPOLIS, IN



8
KEMPTON PERRY
CLEVELAND, OH



9
JAMES P RAINES
TROY, MI



10
NATHANIEL MAGDA
CLEVELAND, OH

OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Arif Hajro	\$62,781	\$150,058	94	Mario Hajro	S-S-Parks-Salvaggi
2	Tristan Dlabik	\$52,768	\$84,437		85.3	Brody Maughan-Evanson Simon Arias
3	Gjon Ljuljduraj	\$51,929	\$59,065		81.2	Dario Messina Hart-Dushaj
4	William Thomas	\$47,450	\$111,673		82.4	Matthew Conrad S-S-Parks-Salvaggi
5	Lino Strussione	\$41,696	\$100,746	95		Joseph Gojcaj Zach Hart
6	Elcar Buhay	\$40,013	\$54,124		74.2	Carlo Buhay Altig-Orlovic
7	Danielle Haizlip	\$38,517	\$43,181	92		Michael Joseph James Cunningham
8	Kempton Perry	\$37,478	\$45,360		75.2	Matthew Conrad S-S-Parks-Salvaggi
9	James P Raines	\$33,057	\$95,189	91		Paul Smith Zach Hart
10	Nathaniel Magda	\$31,408	\$44,972	81		Matthew Dawson S-S-Parks-Salvaggi
11	Darez Meriwether	\$30,644	\$30,644	97		Bobby Park Altig-Orlovic
12	Daniel Charron	\$30,567	\$42,256		82.7	Jeffrey Hudson Zach Hart
13	Timothy Liles	\$29,730	\$36,663	90		Jeffrey Hudson Zach Hart
14	Benzack Cooper	\$28,429	\$48,507	89		Edward Leon Hart-Dushaj
15	Colin Ghee	\$27,228	\$39,723		85.1	Aaron Parks Simon Arias
16	Peter Tovio	\$25,766	\$25,766	95		Aaron Friedlander Steve Friedlander
17	Demetrius James	\$25,593	\$27,700	86		Patrick Knouse Slav Bitman
18	Jacob George	\$24,197	\$27,432	88		Max Akers Michael Vasu
19	Anton Donets	\$23,957	\$36,335	95		Alan Sedaghat Altig-Orlovic
20	Joshua Egyud	\$23,342	\$28,096	90		Sokol Fazliu Simon Arias

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Tristan Dlabik	\$342,529	\$532,946		85.3	Brody Maughan-Evanson Simon Arias
*2	Erica Robertson	\$339,781	\$518,412		77.1	Britton Costa Simon Arias
*3	Arif Hajro	\$334,616	\$663,887	94		Mario Hajro S-S-Parks-Salvaggi
*4	William Thomas	\$309,061	\$655,911		82.4	Matthew Conrad S-S-Parks-Salvaggi
*5	Gjon Ljuljduraj	\$212,138	\$470,533		81.2	Dario Messina Hart-Dushaj
6	James P Raines	\$208,928	\$313,995	91		Paul Smith Zach Hart
7	Colin Ghee	\$167,385	\$291,289		85.1	Aaron Parks Simon Arias
8	Mark Bernsdorff	\$152,693	\$321,114	87		Gregory Rudolph Simon Arias
9	Lino Strussione	\$128,477	\$245,145	95		Joseph Gojcaj Zach Hart
10	Matthew Roebke	\$128,237	\$246,730		74.0	Steven King Zach Hart
11	John Torres	\$126,499	\$253,313	88		Daryl Graham S-S-Parks-Salvaggi
12	Joshua Egyud	\$124,399	\$160,887	90		Sokol Fazliu Simon Arias
13	Octavio Villa	\$115,515	\$179,389		74.8	Jacqueline Kabluyen Altig-Orlovic
14	Kelsey Brown	\$111,028	\$159,106	87		Omar Billy Jamison Weatherspoon
15	Peter Tovio	\$108,708	\$158,572	95		Aaron Friedlander Steve Friedlander
16	Victoria Soileau	\$103,397	\$138,357	88		Max Akers Michael Vasu
17	Garkeiva Council	\$102,477	\$162,447	86		Nicole Sanders Michael Vasu
18	Aaron Ebel	\$98,911	\$102,594	86		Jenny Kim Altig-Orlovic
19	Rajat Shrestha	\$96,771	\$169,028		73.3	Joshua Krueger Richard Correa
20	Kathryn Gilluly	\$93,416	\$196,789	87		Joseph Gojcaj Zach Hart

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUZINSKA | \$663,887 Net ALP — ARIF HAJRO

GENERAL AGENTS



1
TRAVIS KOVACH
CLEVELAND, OH



2
BRANDON DUSEVIC
TROY, MI



3
MOHAMAD RAYCHOUNI
TROY, MI



4
KLYO VIDAL
MIAMI, FL



5
DANA VELEZ
MIAMI LAKES, FL



6
ENO IFTIU
CLEVELAND, OH



7
MICHAEL STUVER
TROY, MI



8
MARIAM SHAHID
FLUSHING, NY



9
MARK AUVIL
WEXFORD, PA



10
NICOLE PRESTON
LONDONDERRY, NH

OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Travis Kovach	\$90,123	\$227,617		81.7	Matthew Conrad S-S-Parks-Salvaggi
2	Brandon Dusevic	\$81,985	\$176,366		87.1	Paul Smith Zach Hart
3	Mohamad Raychouni	\$68,672	\$236,308		81.5	Joseph Gojcaj Zach Hart
4	Klyo Vidal	\$67,088	\$72,997	100		Patricia Contreras Beto Quintero
5	Dana Velez	\$63,049	\$69,499	92		Diego Arango Puerta Gonzalez-H-W
6	Eno Iftiu	\$62,117	\$166,335		81.2	Mario Hajro S-S-Parks-Salvaggi
7	Michael Stuver	\$62,011	\$109,565		74.9	Jeffrey Hudson Zach Hart
8	Mariam Shahid	\$59,666	\$66,948		77.2	Shahab Mahdavejad Theodore Pappas
9	Mark Auvil	\$57,165	\$95,984		83.7	Brody Maughan-Evanson Simon Arias
10	Nicole Preston	\$49,059	\$66,089	97		Christopher Stevens Kris Thieme
11	Michael Jang	\$48,518	\$77,084	85		Duane Shaw Sabrina Lloyd
12	Hector Giron-Soto	\$47,671	\$82,197		84.9	Matthew Dawson S-S-Parks-Salvaggi
13	Jonathan Ramirez	\$46,450	\$56,585		82.6	Patricia Contreras Beto Quintero
14	Nabil Atallah	\$46,068	\$66,526	92		Doron Freud Giglione-Ackerman
15	Valentino Kalaj	\$45,875	\$78,257	95		Paul Smith Zach Hart
16	Steven Phillips	\$45,483	\$76,630		81.0	Dario Messina Hart-Dushaj
17	Suzanne Moroney	\$43,293	\$48,010	95		Claude Hamilton Satti-Kanaan
18	Keith James	\$42,122	\$75,037		76.9	Steven Dell Simon Arias
19	Jennifer Reed	\$41,076	\$65,621		83.5	Aaron Parks Simon Arias
20	Alfredo Garcia	\$40,854	\$71,883		82.7	Walter Icaza Beto Quintero

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Travis Kovach	\$458,208	\$1,442,192		81.7	Matthew Conrad S-S-Parks-Salvaggi
*2	Eno Iftiu	\$389,929	\$973,430		81.2	Mario Hajro S-S-Parks-Salvaggi
*3	Mohamad Raychouni	\$366,091	\$1,075,267		81.5	Joseph Gojcaj Zach Hart
*4	Timothy Bugge	\$356,513	\$587,212		77.8	Britton Costa Simon Arias
*5	Mark Auvil	\$339,326	\$556,366		83.7	Brody Maughan-Evanson Simon Arias
6	Michael Jang	\$319,617	\$438,879	85		Duane Shaw Sabrina Lloyd
7	Brandon Dusevic	\$315,647	\$607,087		87.1	Paul Smith Zach Hart
8	Alfredo Garcia	\$314,211	\$530,913		82.7	Walter Icaza Beto Quintero
9	Doris Martinez Garcia	\$313,033	\$471,169	91		Sergio Carta Beto Quintero
10	Jenna Grula	\$294,995	\$451,706		78.6	Sokol Fazliu Simon Arias
11	Mariam Shahid	\$288,845	\$385,649		77.2	Shahab Mahdavejad Theodore Pappas
12	Jennylyn Militante-Radnoty	\$270,453	\$494,920		84.2	Anita Ferris Steve Friedlander
13	Michael Stuver	\$264,175	\$559,811		74.9	Jeffrey Hudson Zach Hart
14	Roxie Soto	\$263,144	\$511,198		75.6	Walter Icaza Beto Quintero
15	Danny Juskiw	\$260,959	\$858,440	92		Bryan Juskiw S-S-Bendure-Hartwig
16	Nabil Atallah	\$254,064	\$352,259	92		Doron Freud Giglione-Ackerman
17	Tina Nelson	\$243,651	\$405,645		75.0	Mark Beckford Kyle Johnson SC
18	Adem Abdula	\$235,292	\$474,463		80.1	Corey Helly Giglione-Ackerman
19	Michael Giachetti	\$231,137	\$456,800		77.5	Daryl Graham S-S-Parks-Salvaggi
20	Jennifer Reed	\$225,111	\$417,312		83.5	Aaron Parks Simon Arias

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON



SARA VAZ
WINNIPEG, MB



BOBBY GUJRAL
BURNABY, BC



BRITTON COSTA
WEXFORD, PA



BRUCE VIAJE
SURREY, BC



BOBBY HAMILTON
NASHVILLE, TN



MAGDA FIGUEIREDO
EDISON, NJ



LEVAR MORGAN
FLUSHING, NY



JUSTIN HERMANN
PHOENIX, AZ



MASSOUD VAZIRI
DELTA, BC



SLAVITA HUT
TULSA, OK



IP HARRIS
DULUTH, GA



BOBBY PARK
LYNNWOOD, WA



AMANDA PETERSON
FORT WAYNE, IN



STEVEN BENSINGER
CLEVELAND, OH



PATRICIA CONTRERAS
MIAMI, FL

OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Sara Vaz	109.7%	\$200,497	\$95,608	80.1	Altig-Orlovic	
Zach Otto	88.4%	\$284,113	\$150,789	75.4	Sabrina Lloyd	
Walter Icaza	76.4%	\$258,782	\$146,670	77.6	Beto Quintero	
II Bobby Gujral	138.2%	\$355,654	\$149,299	80.4	Altig-Orlovic	
Kimberly Hamilton	137.3%	\$177,546	\$74,818	79.0	Oldham-Gryska	
David Wang	101.3%	\$109,605	\$54,460	79.1	Bob Olson	
III Britton Costa	202.8%	\$201,197	\$66,443	79.9	Simon Arias	
Matthew Conrad	154.7%	\$228,632	\$89,765	82.5	S-S-Parks-Salvaggi	
Michael Russin	152.1%	\$147,404	\$58,480	79.2	Simon Arias	
IV Bruce Viaje	175.7%	\$295,076	\$107,036	78.5	Altig-Orlovic	
Brody Maughan-Evanson	114.3%	\$134,589	\$62,798	83.7	Simon Arias	
Corey Helly	90.0%	\$147,790	\$77,802	77.8	Giglione-Ackerman	
V Bobby Hamilton	183.2%	\$170,729	\$60,292	73.7	Altig-Orlovic	
Christie Jauch	171.1%	\$83,873	\$30,936	80.6	Simon Arias	
Sean Velasquez	165.8%	\$100,974	\$37,993	79.2	Cohen-Cohen	
VI Magda Figueiredo	128.2%	\$60,926	\$26,694	79.6	Giglione-Ackerman	
Joseph Tomanovich	114.5%	\$159,106	\$74,189	74.7	Altig-Orlovic	
Johnny Ly	78.0%	\$59,585	\$33,469	78.8	Giglione-Ackerman	
VII Levar Morgan	118.5%	\$48,735	\$22,309	79.1	Theodore Pappas	
Anthony Theriault	103.6%	\$61,506	\$30,207	76.7	Mathew Hart	
Craig Stropf	90.2%	\$92,028	\$48,382	73.8	Cindy Furer	
VIII Justin Hermann	338.3%	\$110,975	\$25,318	73.1	Dustin Venekamp	
Daryl Graham	257.8%	\$193,486	\$54,075	76.8	S-S-Parks-Salvaggi	
Alex Kae	210.9%	\$99,406	\$31,973	82.3	Altig-Orlovic	
IX Massoud Vaziri	183.5%	\$73,906	\$26,073	74.2	Altig-Orlovic	
Jeffrey von Kienast	142.3%	\$125,033	\$51,608	75.1	Joshua West	
Michael Gerstein	93.1%	\$74,772	\$38,717	80.2	Giglione-Ackerman	
X Slavita Hut	139.6%	\$99,296	\$41,437	78.2	John Young	
Kelly Ekker	119.3%	\$59,052	\$26,929	80.3	Tiffany Roland	
Michael Mandella	88.0%	\$61,121	\$32,505	75.5	Altig-Orlovic	
XI IP Harris	1598.5%	\$83,241	\$4,901	77.5	Jamison Weatherspoon	
Jesse Rennich	324.2%	\$84,904	\$20,015	80.3	Simon Arias	
Kevin Appasamy	232.0%	\$54,974	\$16,560	82.8	Altig-Orlovic	
XII Bobby Park	2035.4%	\$43,120	\$2,019	81.3	Altig-Orlovic	
David Staffieri	1903.7%	\$57,091	\$2,849	77.4	Dustin Venekamp	
Daniel Perkins	198.1%	\$29,490	\$9,893	81.3	Altig-Orlovic	
XIII Amanda Peterson	189.3%	\$37,286	\$12,889	80.8	Moswen Taylor	
Brian Jerome	165.9%	\$25,227	\$9,489	78.3	Tom Williams	
Tommy Conard	126.1%	\$26,441	\$11,697	81.6	Simon Arias	
XIV Steven Bensinger	200.7%	\$5,419	\$1,802	93.2	S-S-Parks-Salvaggi	

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

OCTOBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Patricia Contreras	642.5%	\$187,619	\$29,200	\$262,060	81.7	Beto Quintero	
Brent Bowling	437.3%	\$127,677	\$29,200	\$326,436	84.8	S-S-Parks-Salvaggi	
Mario Hajro	272.9%	\$79,695	\$29,200	\$264,882	82.9	S-S-Parks-Salvaggi	
Paul Smith	269.1%	\$78,563	\$29,200	\$185,197	88.7	Zach Hart	
Joseph Gojcaj	251.1%	\$73,324	\$29,200	\$202,130	88	Zach Hart	
Sergio Carta	225.4%	\$65,819	\$29,200	\$119,281	88	Beto Quintero	
Steven Dell	211.5%	\$61,747	\$29,200	\$115,833	78.0	Simon Arias	
Doron Freud	180.1%	\$52,579	\$29,200	\$72,758	78.1	Giglione-Ackerman	
Christopher Stevens	168.0%	\$49,059	\$29,200	\$66,900	92	Kris Thieme	
Carlo Buhay	155.9%	\$45,510	\$29,200	\$98,673	79.1	Altig-Orlovic	

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Walter Icaza	91.5%	\$2,250,357	\$1,175,328	77.6	Beto Quintero	
Zach Otto	44.3%	\$1,789,578	\$1,240,062	75.4	Sabrina Lloyd	
II Bobby Gujral	89.9%	\$1,803,206	\$949,596	80.4	Altig-Orlovic	
Kimberly Hamilton	43.7%	\$1,306,376	\$909,083	79.0	Oldham-Gryska	
III Matthew Conrad	117.4%	\$1,755,216	\$807,446	82.5	S-S-Parks-Salvaggi	
Beau Locker	100.0%	\$1,629,807	\$815,060	77.8	Matt Henderson	
Britton Costa	94.7%	\$1,446,133	\$742,844	79.9	Simon Arias	
IV Bruce Viaje	91.2%	\$1,253,351	\$655,392	78.5	Altig-Orlovic	
Corey Helly	87.0%	\$1,230,001	\$657,689	77.8	Giglione-Ackerman	
Anita Ferris	56.8%	\$1,053,590	\$671,981	80.9	Steve Friedlander	
V Bobby Hamilton	80.7%	\$1,007,701	\$557,760	73.7	Altig-Orlovic	
Mike Paragiou	80.5%	\$980,181	\$542,934	78.1	S-S-Parks-Salvaggi	
Jeffery Thiel	76.6%	\$971,390	\$550,064	82.0	S-S-Bendure-Hartwig	
VI Joseph Tomanovich	107.0%	\$1,091,907	\$527,510	74.7	Altig-Orlovic	
Gary Slocum	88.4%	\$983,163	\$521,974	73.6	Desi Dimitrova	
Sabrina Kryshundayal	36.8%	\$612,966	\$447,996	85.5	Theodore Pappas	
VII Andrew McQuade	53.0%	\$602,622	\$393,954	77.1	Richard Correa	
Craig Stropf	42.6%	\$622,149	\$436,299	73.8	Cindy Furer	
Matthew Cartwright	28.0%	\$556,512	\$434,907	86.1	S-S-Parks-Salvaggi	
VIII Daryl Graham	171.4%	\$995,759	\$366,847	76.8	S-S-Parks-Salvaggi	
Omar Billy	47.5%	\$535,618	\$363,204	73.2	Jamison Weatherspoon	
Hunter Houvener	47.3%	\$555,666	\$377,175	81.6	Altig-Orlovic	
IX Jeffrey von Kienast	159.4%	\$859,023	\$331,203	75.1	Joshua West	
Michael Gerstein	86.6%	\$645,203	\$345,713	80.2	Giglione-Ackerman	
Dan Ikei	74.8%	\$595,511	\$340,666	74.7	Altig-Orlovic	
X Slavita Hut	152.2%	\$629,947	\$249,770	78.2	John Young	
Francesca Veltri	71.3%	\$434,632	\$253,734	79.8	Giglione-Ackerman	
Steven Barton	60.5%	\$419,031	\$261,080	80.7	Corey Neff	
XI IP Harris	124.3%	\$488,144	\$217,592	77.5	Jamison Weatherspoon	
Steve Hartman	112.3%	\$506,828	\$238,716	79.1	Dustin Venekamp	
Steven Warner	100.2%	\$407,553	\$203,580	73.6	Altig-Orlovic	
XII David Staffieri	151.1%	\$364,459	\$145,165	77.4	Dustin Venekamp	
Alexandra Graham	42.5%	\$246,802	\$173,223	81.9	Greg Graham	
Justin Lowe	38.7%	\$223,700	\$161,316	86.6	Altig-Orlovic	
XIII Amanda Peterson	363.6%	\$467,361	\$100,816	80.8	Moswen Taylor	
Mary-Delores Ayarzagotia	138.8%	\$329,076	\$137,793	76.3	Matt Henderson	
Tommy Conard	90.1%	\$187,216	\$98,492	81.6	Simon Arias	
XIV Steven Bensinger	147.0%	\$52,383	\$21,208	93.2	S-S-Parks-Salvaggi	
Jordan Chalom	22.7%	\$83,379	\$67,952	80.3	Josh Chalom	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Patricia Contreras	379.8%	\$1,108,898	\$292,000	\$1,544,181	81.7	Beto Quintero	
Sergio Carta	262.9%	\$767,684	\$292,000	\$1,129,412	88	Beto Quintero	
Brent Bowling	215.0%	\$627,839	\$292,000	\$2,068,768	84.8	S-S-Parks-Salvaggi	
Clayton Slaughter	189.7%	\$553,946	\$292,000	\$776,755	76.8	Michael Vasu	
Jeffrey Espinal	157.9%	\$461,107	\$292,000	\$911,756	74.5	Theodore Pappas	
Mario Hajro	152.1%	\$444,160	\$292,000	\$2,143,730	82.9	S-S-Parks-Salvaggi	
Paul Smith	145.4%	\$424,555	\$292,000	\$974,333	88.7	Zach Hart	
Mele Makaui	144.9%	\$423,209	\$292,000	\$588,422	92	Steve Friedlander	
Joseph Gojcaj	139.7%	\$407,947	\$292,000	\$1,113,351	88	Zach Hart	
Adam Kidikas	134.0%	\$391,338	\$292,000	\$619,839	76.5	Joshua West	

Spotlight recognizes the top three Master General Agents in Categories I-IV with positive growth and the top ten rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments.

REGIONAL GENERAL AGENTS



BOBBY GUJRAL
BURNABY, BC



COREY HELLY
EDISON, NJ



ZACH OTTO
SCHAUMBURG, IL



WALTER ICAZA
MIAMI, FL



DAVID WANG
LOMBARD, IL



MATTHEW CONRAD
CLEVELAND, OH



BRUCE VIAJE
SURREY, BC



ALEX KAE
BURNABY, BC



DARYL GRAHAM
WAUWATOSA, WI



RANDALL COOK
DULUTH, GA

OCTOBER

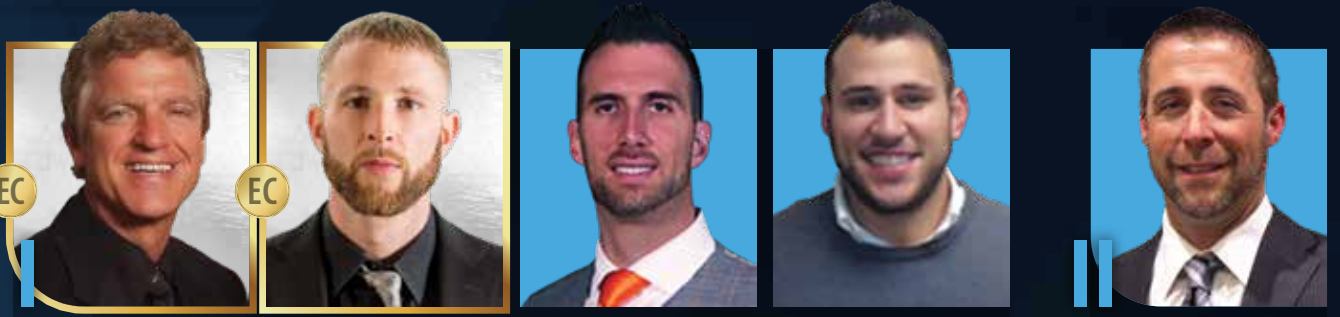
Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Bobby Gujral	190.5%	\$1,024,752	\$352,721	79.2	Altig-Orlovic	
Matthew Diulus	99.2%	\$414,622	\$208,108	79.3	Simon Arias	
Christopher Hintz	62.3%	\$396,580	\$244,401	76.5	Altig-Orlovic	
II Corey Helly	51.3%	\$351,946	\$232,616	77.6	Giglione-Ackerman	
Ryan Stenglein	39.7%	\$319,851	\$229,015	80.4	Altig-Orlovic	
Sean Velasquez	34.4%	\$173,434	\$129,072	79.7	Cohen-Cohen	
III Zach Otto	54.9%	\$278,164	\$179,539	74.1	Sabrina Lloyd	
Beau Locker	47.5%	\$263,238	\$178,446	74.5	Matt Henderson	
Luay Ghawi	29.7%	\$241,301	\$186,106	74.3	Altig-Orlovic	
IV Walter Icaza	140.1%	\$374,240	\$155,864	78.4	Beto Quintero	
Brent Bowling	136.8%	\$238,001	\$100,522	84.8	S-S-Parks-Salvaggi	
Sara Vaz	133.1%	\$299,789	\$128,612	79.9	Altig-Orlovic	
V David Wang	107.8%	\$139,342	\$67,062	76.8	Bob Olson	
Hunter Houvener	92.3%	\$237,271	\$123,374	75.3	Altig-Orlovic	
Michael Gerstein	90.2%	\$221,589	\$116,519	78.8	Giglione-Ackerman	
VI Matthew Conrad	158.6%	\$237,449	\$91,817	82.9	S-S-Parks-Salvaggi	
Kimberly Hamilton	89.6%	\$147,250	\$77,671	78.5	Oldham-Gryska	
Joseph Tomanovich	69.6%	\$159,107	\$93,820	76.7	Altig-Orlovic	
VII Bruce Viaje	230.5%	\$368,982	\$111,634	77.7	Altig-Orlovic	
Britton Costa	202.2%	\$198,006	\$65,519	79.9	Simon Arias	
Bobby Hamilton	200.6%	\$204,037	\$67,886	75.3	Altig-Orlovic	
VIII Alex Kae	117.9%	\$123,101	\$56,495	82.1	Altig-Orlovic	
Alan Sedaghat	116.8%	\$164,472	\$75,863	75.7	Altig-Orlovic	
Mike Paragiou	100.2%	\$120,347	\$60,116	77.4	S-S-Parks-Salvaggi	
IX Daryl Graham	233.3%	\$180,208	\$54,075	76.8	S-S-Parks-Salvaggi	
Magda Figueiredo	122.0%	\$59,268	\$26,694	78.4	Giglione-Ackerman	
Jessica St Pierre	67.0%	\$74,508	\$44,603	73.1	Kris Thieme	
X Randall Cook	4284921500.0%	\$142,831	\$0	89	Jamison Weatherspoon	
Mitchell Messer	1244953100.0%	\$41,498	\$0	83	Dustin Venekamp	
Harold Durana	1152389900.0%	\$38,413	\$0	95	Altig-Orlovic	

ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Bobby Gujral	86.4%	\$5,142,090	\$2,758,228	79.2	Altig-Orlovic	
Mark Neilson	34.5%	\$5,661,996	\$4,209,807	73.7	Altig-Orlovic	
II Reynolds Akuamo	23.2%	\$2,758,576	\$2,238,443	76.1	Theodore Pappas	
Corey Helly	16.0%	\$3,016,270	\$2,599,271	77.6	Giglione-Ackerman	
Ryan Stenglein	15.6%	\$2,418,986	\$2,092,161	80.4	Altig-Orlovic	
III Beau Locker	37.2%	\$2,675,906	\$1,950,881	74.5	Matt Henderson	
Paul Kelly	29.9%	\$2,419,847	\$1,862,655	77.8	Steve Friedlander	
Zach Otto	19.6%	\$2,004,507	\$1,676,439	74.1	Sabrina Lloyd	
IV Walter Icaza	124.4%	\$2,695,624	\$1,201,218	78.4	Beto Quintero	
Brent Bowling	54.5%	\$1,973,199	\$1,277,202	84.8	S-S-Parks-Salvaggi	
Andrew McQuade	12.4%	\$1,617,459	\$1,438,946	74.7	Richard Correa	
V Michael Gerstein	81.1%	\$1,841,182	\$1,016,399	78.8	Giglione-Ackerman	
Tyler Worstell	23.3%	\$1,194,177	\$968,600	79.2	Simon Arias	
Hunter Houvener	19.4%	\$1,254,234	\$1,050,440	75.3	Altig-Orlovic	
VI Matthew Conrad	112.2%	\$1,810,674	\$853,382	82.9	S-S-Parks-Salvaggi	
Kimberly Hamilton	42.1%	\$1,292,229	\$909,083	78.5	Oldham-Gryska	
Joseph Tomanovich	38.3%	\$1,152,877	\$833,888	76.7	Altig-Orlovic	
VII Bruce Viaje	115.4%	\$1,559,158	\$723,683	77.7	Altig-Orlovic	
Britton Costa	106.1%	\$1,450,822	\$703,945	79.9	Simon Arias	
Bobby Hamilton	92.0%	\$1,318,953	\$686,889	75.3	Altig-Orlovic	
VIII Elias Boles	93.2%	\$1,152,046	\$596,206	76.2	Oldham-Gryska	
Gary Slocum	91.5%	\$999,631	\$521,974	76.2	Desi Dimitrova	
Mike Paragiou	84.0%	\$999,115	\$542,934	77.4	S-S-Parks-Salvaggi	
IX Daryl Graham	177.3%	\$1,017,242	\$366,843	76.8	S-S-Parks-Salvaggi	
Clayton Slaughter	94.7%	\$801,272	\$411,578	76.8	Michael Vasu	
Tiffany Babin-Washington	80.7%	\$731,683	\$404,978	75.4	Jay Washington	
X Randall Cook	9986474780.0%	\$832,206	\$0	89	Jamison Weatherspoon	
Mitchell Messer	1553759900.0%	\$129,480	\$0	83	Dustin Venekamp	
Andrew Bishop	529833500.0%	\$44,153	\$0	90	Altig-Orlovic	

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



S-S-PARKS-SALVAGGI

TOM WILLIAMS



SATTI-KANAAN

JAMISON WEATHERSPOON

CINDY FURER

DESI DIMITROVA



NICK MOORE

BRANDON MACDONALD

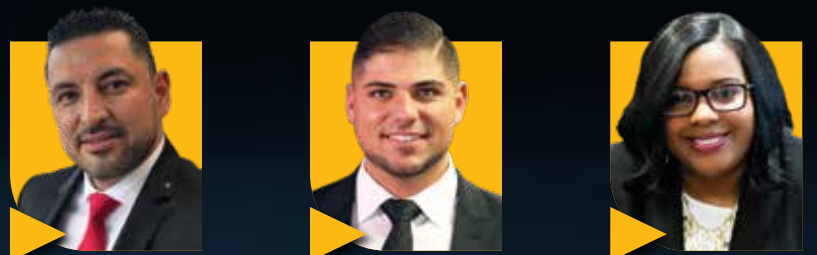
KRIS THIEME

HART-LEWICKI



HEMERSON GONZALEZ

TOPPERFORMANCEFACTOR



HEMERSON GONZALEZ
Category XI
276.2 PF

ALBERT SERUR
Category XI
248.4 PF

LONDON NELSON
Category XI
200.5 PF

OCTOBER

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I S-S-Parks-Salvaggi	140.0	\$1,936,487	\$1,139,300	170.0	61	47	110.0	83.1	95.1	
Simon Arias	126.4	\$1,775,131	\$1,243,500	142.8	96	86	110.0	79.4	71.1	
Altig-Orlovic	118.6	\$6,214,220	\$4,216,800	147.4	159	177	89.8	77.1	12.4	
Giglione-Ackerman	114.6	\$668,024	\$525,400	127.1	48	47	102.1	78.2	26.3	
Theodore Pappas	106.6	\$799,133	\$690,500	115.7	38	39	97.4	78.9	24.4	
Zach Hart	104.3	\$878,290	\$889,900	98.7	44	39	110.0	78.9	25.2	
S-S-Bendure-Hartwig	95.6	\$702,703	\$589,700	119.2	18	25	72.0	81.7	23.6	
II Tom Williams	101.8	\$513,335	\$495,400	103.6	26	26	100.0	76.0	4.2	
Cohen-Cohen	94.8	\$428,528	\$403,200	106.3	20	24	83.3	79.0	20.5	
Richard Correa	94.5	\$354,801	\$437,100	81.2	55	51	107.8	73.3	-14.7	
Oldham-Gryska	92.7	\$480,530	\$514,100	93.5	23	25	92.0	78.9	-5.1	
III Satti-Kanaan	107.5	\$416,635	\$390,900	106.6	13	12	108.3	81.5	26.6	
Mathew Hart	106.7	\$407,481	\$394,300	103.3	27	18	110.0	75.9	13.2	
Matt Henderson	93.0	\$342,246	\$284,700	120.2	25	38	65.8	75.0	28.2	
IV Jamison Weatherspoon	142.3	\$377,477	\$216,100	174.7	40	28	110.0	76.4	87.4	
Hart-Dushaj	112.0	\$388,590	\$333,900	116.4	14	13	107.7	80.8	42.2	
Serur-Yagjian	102.2	\$374,714	\$397,300	94.3	21	18	110.0	82	23.6	
Josh Chalom	96.1	\$106,277	\$129,200	82.3	8	7	110.0	96	-15.4	
V Cindy Furer	145.2	\$401,484	\$222,500	180.4	22	18	110.0	73.0	106.7	
Beto Quintero	141.1	\$509,669	\$296,100	172.1	43	23	110.0	77.7	74.2	
Pappas-Quadri	114.8	\$168,994	\$141,300	119.6	19	13	110.0	78.2	27.0	
James Cunningham	110.1	\$239,173	\$190,600	125.5	18	19	94.7	75.0	15.3	
VI Desi Dimitrova	117.8	\$154,538	\$123,000	125.6	16	9	110.0	78.9	38.8	
Corey Neff	104.3	\$125,541	\$127,200	98.7	18	16	110.0	80.0	15.3	
Dorian Oldham	90.9	\$116,656	\$142,700	81.7	17	17	100.0	78.6	-15.9	
VII Nick Moore	109.8	\$111,513	\$93,300	119.5	8	8	100.0	75.0	16.0	
Byron Paz	95.8	\$78,908	\$86,100	91.6	5	5	100.0	95	-5.8	
Greg Graham	90.9	\$95,869	\$106,300	90.2	11	12	91.7	76.1	-4.9	
VIII Brandon MacDonald	124.4	\$89,971	\$64,800	138.8	16	13	110.0	74.0	23.0	
Ernest Powell	121.1	\$108,237	\$81,900	132.2	8	6	110.0	74.2	21.6	
IX Kris Thieme	174.7	\$142,484	\$59,500	239.5	8	7	110.0	73.8	100.5	
John Young	151.5	\$97,483	\$50,500	193.0	11	8	110.0	79.7	225.3	
Andre Hawthorne	134.8	\$79,354	\$49,700	159.7	8	7	110.0	86	29.6	
X Hart-Lewicki	147.4	\$72,610	\$39,300	184.8	9	7	110.0	84	121.5	
Johnson-Subero	97.2	\$41,458	\$43,900	94.4	7	7	100.0	73.0	10.3	
Jay Washington	97.0	\$47,334	\$56,300	84.1	11	9	110.0	76.0	-6.1	
XI Hemerson Gonzalez	276.2	\$134,050	\$30,300	442.4	9	5	110.0	100	N/A	
Albert Serur	248.4	\$130,326	\$30,300	430.1	4	6	66.7	83	N/A	
London Nelson	200.5	\$88,171	\$30,300	291.0	8	5	110.0	91	N/A	
Andre McCallum	165.2	\$66,768	\$30,300	220.4	8	7	110.0	92	N/A	
Josh West	156.3	\$126,461	\$59,500	212.5	7	7	100.0	74.8	134.3	
Gonzalez-H-W	149.0	\$56,964	\$30,300	188.0	9	3	110.0	98	N/A	
Hart-Weller	136.7	\$79,783	\$48,800	163.5	12	9	110.0	76.2	59.6	
Gabriel Feldmann	135.8	\$53,693	\$31,300	171.5	7	7	100.0	77.9	146.3	
Fisher-Zuzick	130.3	\$45,650	\$30,300	150.7	7	6	110.0	86	N/A	
Evan Holzhauser	114.7	\$52,864	\$44,300	119.3	8	7	110.0	78.4	19.7	

YTD

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I S-S-Parks-Salvaggi	104.7	\$14,084,332	\$12,160,500	115.8	398	425	93.6	83.1	32.1	
S-S-Bendure-Hartwig	104.4	\$6,524,357	\$5,783,000	112.8	240	250	96.0	81.7	28.3	
Altig-Orlovic	99.5	\$39,575,210	\$40,641,000	97.4	1800	1770	101.7	77.1	6.4	
Simon Arias	97.4	\$14,435,775	\$14,999,100	96.2	848	860	98.6	79.4	11.1	
Theodore Pappas	94.7	\$7,025,128	\$7,685,600	91.4	382	390	97.9	78.9	4.5	
II Richard Correa	98.6	\$4,030,804	\$4,286,100	94.0	526	510	103.1	73.3	7.1	
Tom Williams	95.6	\$4,457,744	\$4,826,500	92.4	257	260	98.8	76.0	4.7	
Don Foti	90.9	\$3,698,344	\$4,209,000	87.9	141	150	94.0	77.6	-0.4	
III Mathew Hart	103.2	\$2,784,894	\$2,889,100	96.4	221	180	110.0	75.9	10.1	
Satti-Kanaan	100.7	\$3,263,659	\$3,354,900	97.3	125	120	104.2	81.5	12.3	
IV Jamison Weatherspoon	102.6	\$2,720,695	\$2,579,800	105.5	279	280	99.6	76.4	20.6	
Hart-Dushaj	101.8	\$2,573,720	\$2,749,500	93.6	139	124	110.0	80.8	8.4	
Serur-Yagjian	98.4	\$2,639,413	\$2,543,500	103.8	149	160	93.1	82	21.7	
V Beto Quintero	128.6	\$3,341,060	\$2,269,800	147.2	256	230	110.0	77.7	66.4	
Cindy Furer	108.8	\$2,696,219	\$2,315,000	116.5	182	180	101.1	73.0	33.9	
James Cunningham	95.7	\$2,150,315	\$2,055,700	104.6	165	190	86.8	75.0	17.6	
VI Desi Dimitrova	103.5	\$1,301,031	\$1,341,600	97.0	112	90	110.0	78.9	11.1	
Corey Neff	91.7	\$1,327,345	\$1,440,900	92.1	146	160	91.3	80.0	6.1	
VII Nick Moore	116.0	\$1,221,566	\$934,200	130.8	81	80	101.3	75.0	47.7	
Ernest Powell	120.6	\$897,834	\$684,300	131.2	77	57	110.0	74.2	46.6	
Moswen Taylor	98.8	\$757,609	\$768,900	98.5	99	100	99.0	76.3	10.9	
Brandon MacDonald	97.4	\$840,506	\$965,700	87.0	140	130	107.7	74.0	-1.8	
IX Kris Thieme	102.5	\$796,609	\$684,100	116.4	62	70	88.6	73.8	29.8	
John Young	101.0	\$677,332	\$626,200	108.2	75	80	93.8	79.7	27.8	
X Jay Washington	130.1	\$746,584	\$486,500	153.5	96	90	106.7	76.0	76.1	
Hart-Lewicki	124.0	\$754,940	\$546,900	138.0	64	46	110.0	84	59.2	
Johnson-Subero	108.8	\$493,042	\$442,000	111.5	71	67	106.0	73.0	28.5	
XI Albert Serur	154.2	\$601,108	\$303,000	198.4	63	48	110.0	83	N/A	
Gonzalez-H-W	149.0	\$56,964	\$30,300	188.0	9	3	110.0	98	N/A	
Josh West	134.7	\$884,262	\$554,800	159.4	74	67	110.0	74.8	299.6	
London Nelson	129.0	\$224,124	\$151,500	147.9	35	14	110.0	91	N/A	
Evan Holzhauser	128.8	\$565,991	\$362,600	156.1	71	70	101.4	78.4	373.4	
Andre McCallum	128.0	\$309,809	\$212,100	146.1	50	36	110.0	92	N/A	
Fisher-Zuzick	124.2	\$335,669	\$242,400	138.5	43	33	110.0	86	N/A	
Gabriel Feldmann	91.6	\$415,001	\$439,000	94.5	62	70	88.6	77.9	34.1	

EC = 2019 Executive Council Member
 † Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2
 Spotlight recognizes State General Agents in Categories I-XI based on Performance Factor. The SGAs who will be recognized at the 2020 Awards Presentation are the top SGA per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition

CATEGORY I



1
SUSAN GILBERT
LINCOLNWOOD, IL



2
PAM MONETTI
BUNKER HILL, IL



1
LISA JOHNSON
SUMMERSVILLE, WV



2
TONY ANDERSON
INDIANAPOLIS, IN



1
CARL ZABLOTNY
LAS VEGAS, NV



2
TIMOTHY LEARY
BUFFALO, NY

CATEGORY II

CATEGORY III

CATEGORY IV



1
JANIS PITTS
MOORINGSPOUT, LA



2
TOMMY FLYNN
SPOKANE, WA



1
LISA WEST
JACKSONVILLE, FL



2
MARIO SOLJAN
AUCKLAND, NZ



1
CHERYL COOK
E BERLIN, PA



2
KATY HOGGE
CENTERVILLE, UT

CATEGORY V

CATEGORY VI

CATEGORY VII



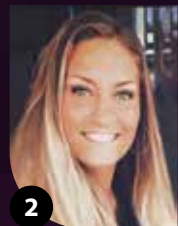
1
MELISSA LIVELY
HEAD OF CHEZZETCOOK, NS



2
DONNA ALTSHUE
NORMAL, IL



1
AMY ORLANDO
BELMONT, MA



2
MORGAN BREIER
SWARTZ CREEK, MI

CATEGORY VIII

TOP MANAGERS

CATEGORY I



1
TAMI WILLIAMS
WESTFIELD, IN

CATEGORY II



1
DAWN TRUDDEN
DUNLAP, IL

CATEGORY III



1
AMANDA MLINAZ
PLYMOUTH, WI

INDIVIDUAL REPS: OCTOBER

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Susan Gilbert	2,158	1,492	144.6%
	2	Pam Monetti	1,705	1,544	110.4%
	3	Mark Gagliardi	1,483	1,697	87.4%
II	1	Lisa Johnson	4,208	1,223	344.1%
	2	Tony Anderson	2,146	1,271	168.8%
	3	Darrell Dorey	2,093	1,415	147.9%
III	1	Carl Zabloutny	1,587	1,152	137.8%
	2	Timothy Leary	1,384	1,155	119.9%
	3	Michael Cooper	1,134	1,130	100.3%
IV	1	Janis Pitts	2,838	983	288.7%
	2	Tommy Flynn	823	952	86.4%
V	1	Lisa West	1,922	856	224.5%
	2	Mario Soljan	1,491	772	193.1%
	3	Crystal Senour	845	819	103.1%
VI	1	Cheryl Cook	1,106	742	149.1%
	2	Katy Hogge	704	690	102.0%
	3	Becky Cutler	732	769	95.2%
VII	1	Melissa Lively	1,069	583	183.3%
	2	Donna Altshue	706	649	108.8%
	3	Mickey Boysza	660	629	104.9%
VIII	1	Amy Orlando	1,214	425	285.7%
	2	Morgan Breier	1,143	425	268.9%
	3	Elaine Adkison	870	425	204.7%
Rookie	1	Mickey Boysza	660	629	104.9%
IceBreaker	1	Amy Orlando	1,214	425	285.7%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Brenda Di Somma	27,117	22,880	118.5%
	2	David Scalisi	18,019	17,490	103.0%
	3	Susan Gilbert	14,001	14,920	93.8%
II	*1	Lisa Johnson	14,492	12,230	118.5%
	2	Anna Guido Rohrer	14,830	13,640	108.7%
	3	Darrell Dorey	13,604	14,150	96.1%
III	*1	Carl Zabloutny	12,647	11,520	109.8%
	2	Michael Cooper	10,466	11,300	92.6%
	3	Krissa Hensley	9,973	11,050	90.2%
IV	*1	Janis Pitts	10,477	9,830	106.6%
	2	Vivian Dwyer	9,958	10,220	97.4%
	3	Tommy Flynn	8,093	9,520	85.0%
V	*1	Kevin McKeen	11,414	7,950	143.6%
	2	Ralph Beard	9,652	7,740	124.7%
	3	Lisa West	8,006	8,560	93.5%
VI	*1	Sarah Thomson-Dufrechou	12,449	7,300	170.5%
	2	Cindy Kunce	10,529	7,510	140.2%
	3	Becky Cutler	7,496	7,690	97.5%
VII	*1	Melissa Lively	8,499	5,832	145.7%
	2	Dianna Lueke	7,333	6,330	115.8%
	3	Barbara Rabelo	5,179	5,900	87.8%
VIII	*1	Rachel Shelton	7,019	4,250	165.2%
	2	Jessica Christersson	4,572	4,250	107.6%
	3	Elaine Adkison	3,550	3,400	104.4%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: OCTOBER

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Tami Williams	11,323	7,741	146.3%
	2	Cindy Cleary	8,140	7,086	114.9%
II	1	Dawn Trudden	5,332	6,602	80.8%
	2	Katherine Pratt	4,316	4,223	102.2%
III	1	Amanda Mlinaz	4,998	4,663	107.2%
	2	Katherine Pratt	4,316	4,223	102.2%

MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Brian Ryan	68,238	80,818	84.4%
	2	JT Tasker	56,259	68,173	82.5%
II	*1	Judy Spade	52,663	59,585	88.4%
	2	Dawn Trudden	55,066	66,020	83.4%
III	*1	Katherine Pratt	35,386	42,233	83.8%

MOST ORIGINAL CARDS GENERATED: YTD

- 1**
TRAVIS DANIELS
7,454
- 2**
ROBIN ANDRADE
5,808
- 3**
MALKA ARONY
4,714



1
TRAVIS DANIELS
TIONESTA, PA

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

WORLD'S GREATEST BONUS

1



BOBBY PARK

\$21,002
Altig-Orlovic

2



JOEY KENNEDY

\$17,404
Altig-Orlovic

3



JOSHUA DISHONG

\$16,344
S-S-Bendure-Hartwig

4



MUHAMMED ASHRAF

\$14,662
Theodore Pappas

5



SOPHIA COWIE

\$14,440
Altig-Orlovic

OCTOBER BONUS LEADERS

PAYOUT: \$3,282,949

QUALIFIERS: 4,365











\$ 21,002 Bobby Park	\$ 6,122 Taulant Bane	\$ 4,456 Stephen Davis	\$ 3,564 Kalen Dugan	\$ 3,143 Christina Pinnock	\$ 2,725 Elaina Vecchio
17,404 Joey Kennedy	6,032 Kasali Kotun	4,444 Magaly Una	3,558 Adrienne Bragas	3,133 Brian Cabral	2,712 Cody Byczek
16,344 Joshua Dishong	6,009 David Staffery	4,379 Britton Costa	3,557 Elba Diaz	3,124 Stephanie Olsen	2,694 Giovanni Williams
14,662 Muhammed Ashraf	5,931 Jordan K Brown	4,351 Erikka Michaels	3,543 Ala Awad	3,123 Ryan Bevan	2,680 Alex Miller
14,440 Sophia Cowie	5,923 Mark Diskin	4,349 Nathan Brace	3,540 Vincent Massari	3,120 Sullena Staton	2,677 Brittany Bradshaw
13,193 Mohamad Raychouni	5,758 Alan Sedaghat	4,345 Nicholas Dalro Santos	3,539 Nicholas Chuma	3,119 Steven Counts	2,677 Cherrish Taylor
12,521 Ashley Rust	5,656 Cody Parks	4,332 Kyle Jones	3,529 Hasan Ghazal	3,116 Christy Mitchell	2,676 Michael Hood
11,408 Kevin Ishikane	5,653 Dejan Kukolj	4,306 Cameron Ontko	3,525 Matthew Lehman	3,096 Meagan Payne	2,663 Francisco Chinae
11,347 Armando Rivera	5,620 Valentino Kalaj	4,218 John Torres	3,496 Conor Markins	3,093 Jarrod Pettis	2,653 Michael Battaglio
10,872 Tanner Duy	5,581 Abeni Reynolds	4,154 Tomarus Burks	3,492 Yolette Mompoin	3,079 Rachael Vanderlee	2,647 Sylvain Kalombo
10,783 Michael van Delft	5,550 Sungmin Hwang	4,084 Fritznel Octave	3,488 Hazem Aboueldahab	3,063 Patrick Locke	2,641 Rowena Bautista
10,768 Mario Hajro	5,536 Aref Sayegh	4,072 Mario Francis	3,464 Rovena Luljduraj	3,063 Lincoln Dziekonski	2,639 Logan Klink
10,575 Dina Boghdady	5,500 Noah Schultz	4,068 Michele Faul	3,460 Joel Nunez	3,055 Godwill Barungi	2,636 Isabella Xia
10,396 Michael Hepner	5,481 Virakbot Oung	4,061 Anna Arndt	3,453 Jonni Ng	3,044 Jon Golin	2,633 Aliya Gullyeva
10,329 Bruce Viaje	5,455 David Melendrez	4,059 Ho Tran	3,445 Ariel McAlister	3,024 Alipate Makaui	2,633 Hakan Ozalpaskan
9,876 Lily Sakai	5,384 Jessie Holland	4,047 Adem Abdula	3,428 Andrew Bishop	3,022 Avi Kauderer	2,631 Evan VanErp
9,585 Vanessa Forouzan	5,335 Alexander Pham	4,029 Bruce Tan	3,414 Ed Olfert	3,017 Eldine Mpanzu	2,623 Phi Phan
8,988 Michael Giachetti	5,256 Lidia Meglei	3,966 Richard Carter	3,406 Orett Nelson	3,011 Kajana Carter	2,618 Walter Henderson
8,811 Trenton Miller	5,250 Erna Gasanin	3,961 Edward Martinez	3,406 Edward Nguyen	3,007 Hunter Hougover	2,617 Lee Jeffers
8,791 Jadwiga Martins	5,176 Roy Stephens	3,943 Devin Finley	3,369 Renee Zinsky	2,989 Mark Lomonaco	2,616 Charles Nacovsky
8,653 Carlos Iraheta	5,165 Gordon Maki	3,936 Marcia McDuffie	3,338 Anthony Rivellino	2,955 Dustin Dunbar	2,594 Vincent Radisek
8,608 Arif Hajro	5,134 Carl Schlacht	3,928 Aaron Ebel	3,337 Jahara Clark	2,955 Juliet Rowan	2,584 Francisco Vasquez
8,521 Austin Rockall	4,993 Kashala Guiden	3,928 Ariel Owens	3,315 Patrick Donovan	2,941 Kingsley Ibeh	2,583 Janel Wilder
8,356 Al-Karim Walji	4,983 Roger Fredericks	3,923 Mark Bernsdorff	3,309 David Winker	2,941 Adam Wheeler	2,570 Anthony Sava
8,332 Shawn Kelley	4,933 Yamid Mendoza	3,918 George Kamel	3,305 Brittany Ketner	2,936 Julie Aprahamian	2,569 Connor Meakins
8,256 Daniel Prinzo	4,904 Richard Dyer	3,904 Richard Dyer	3,284 Stanis Moanda	2,933 Igor Melcharek	2,561 Collins Appiah
8,256 Joachim Jean	4,891 Lionel Njeukam	3,887 Tony Georges	3,283 Tyler McKnight	2,923 Scott Tegowski	2,560 Mustafa Saadoun
8,242 Diana Al Ali	4,887 Ryan Vance	3,853 Jody-Ann Peters	3,279 Corey Lavigne	2,916 Holly Bonhorst	2,545 Melissa Argomaniz
7,888 Mahdi Dergham	4,855 Elizabeth Garcia	3,848 Marvin Gonzalez	3,267 Adam Calnan	2,891 Matthew Code	2,544 Cleopatra Sola
7,867 Harvey Quinn	4,846 Randy Souliers	3,837 John Vacca	3,262 Johnathon Bogoslawski	2,886 Bryan Juskiw	2,542 Paula Onuoha
7,810 Jean Joseph	4,840 Brandon Dusevic	3,794 Alex Gonzales	3,262 Marko Subotin	2,886 Joshua Avery	2,542 Cesar Perez Ramirez
7,458 Hany Mikhail	4,805 Damaris Trejo	3,754 Kory Louvelle	3,240 Nathaniel Magda	2,878 Charles Ferrari	2,521 Funmilola Elumade
7,210 Irma Gallardo	4,772 Jordan Viaje	3,739 Paul Vassallo	3,237 Massoud Vaziri	2,874 Ashkan Khoshmaghani	2,515 Jillian Getz
7,203 Joe Lewo	4,770 Richard Sidoti	3,734 Deidra Sherman	3,228 Conor McGowan	2,860 Rachael Glamp	2,511 Ryan Castellano
7,020 Trevor Bailey	4,768 Brock Lampee	3,724 Samson Adelufosi	3,228 Addison Bracher	2,839 Jeffery May	2,504 Roger Fung
6,798 Nicole Mead	4,731 Jesse Fullmer	3,714 Jonathan Conn	3,223 Tiffany Perdue	2,832 Edrick Tercero	2,494 Robert Guerrero
6,789 Alyssa Sadler	4,691 Christopher Rolph	3,699 Jovencio Sales	3,221 Amy Shui	2,828 Nicole Preston	2,492 Jesse Benwell
6,730 Matthew Zang	4,681 Max Quasem	3,674 Joy Vann-Austin	3,219 Mike Allen	2,816 Christopher Watts	2,491 Kurt Overy
6,703 Carmen Arroyo	4,663 Jason Khodadadian	3,661 Kelechi Anele	3,218 Daniel Craley	2,796 Iris Saavedra	2,481 Ryan Praedel
6,659 Omar Hashimi	4,570 Serg Martires	3,658 Twana Smith	3,217 Anton Donets	2,795 Pablo Solis	2,473 Sepehr Zadi
6,515 Steven Dell	4,518 Triston Miller	3,655 Fabiola Del Palacio	3,213 Nicole Cenker	2,772 Renato Muhaj	2,468 Duni Olusegun
6,501 Ian Pickett	4,497 Cory Moncol	3,650 Mack Hanna	3,207 Peter Gabranski	2,747 David Hurst	2,467 Rahmatullah Romal
6,341 Debbie-Ann Whitehome	4,487 Gianni Toma	3,630 Jessy Girard	3,198 Brian Dwyer	2,745 Leanna Sinclair	2,467 Omid
6,122 Meardey Kim	4,485 Ellen Tuttle	3,587 Enid Franco	3,194 Robert D Williams	2,740 Awa Babou	2,466 Robert Trypus
	4,474 Weslee Cajeras	3,587 Daymon Green	3,188 Shane Valentine	2,736 Joel Trask	2,459 Wilder Angarita
	4,465 Alisha Smith	3,565 Kenan Hyseni	3,176 Jesenia Munoz	2,732 Joseph Kanaan	

\$ 2,448 Tyler Boulden	\$ 2,151 Collette Burgess	\$ 1,872 Coesha Conaway	\$ 1,529 Luke Goodman	\$ 1,392 Christa Frazier
2,448 William Orcutt	2,146 Roxie Soto	1,871 Victor Romero	1,528 Jihad Ottallah	1,392 Aline Jacob
2,444 John Curry	2,145 Phillip Ray	1,870 Xander Davis	1,526 Elizabeth Henderson	1,391 Sarah Handy
2,438 Sina Heak	2,143 Brittany Douglas	1,869 Brandon Atchley	1,526 Nelson Villegas	1,389 Kempton Perry
2,423 Rachel Seddon	2,133 Amy Montelius	1,860 Christopher Fenwick	1,523 Eric Jackson	1,389 Sunil Pillai
2,415 Andre Taylor	2,129 Matthew Dunn	1,855 Ryan Donnelly	1,519 Vanessa Farias	1,388 Yania Tineo Soto
2,412 Fabian Aniekwensi	2,122 Kristi Vang	1,854 Altina Arakelian	1,515 Ryan Coates	1,387 Tasha Marker
2,411 Preston Lewis	2,106 Ludovic Tshimpanga	1,853 David Garcia	1,515 Jennifer Lespinasse	1,382 Aaron Parks
2,407 Mercedes Bens	2,393 Justin Irwin	1,850 Edmond Obodai	1,511 Elle Sing	1,380 Alejandro Pineda
2,393 Joseph Webster	2,104 Matthew Melhorn	1,849 Tanyce Davis	1,505 Nareesa Heather	1,379 Brandon Ashton
2,392 Daniel Arzate Roa	2,088 Austin A Smith	1,848 Brandon Summerton	1,503 Richard Tabanji	1,378 Sean Grant
2,392 Matthew McDowell	2,086 Jorge Alvarez	1,847 Kyla Greig	1,502 Priscilla Blanco	1,377 Shannon Stroud
2,392 Anne Marie Giron	2,083 Franco Salese	1,842 Holly Simpson	1,499 Benjamin Ainscough	1,376 Theodore Ryan
2,392 Matthew McDowell	2,081 Katie Stahulak	1,841 Yuhung Yeh	1,499 Maxon Elazier	1,375 Jordan Young
2,374 Ashley Nevel	2,076 Anton Ljuljdjuraj	1,838 Irene Simisim	1,495 Bethany Evans	1,375 Aaron Piotrowski
2,373 Yasir Altamimi	2,074 Maria Diringner	1,831 Avion Johnson	1,494 Devyn Powell	1,370 Joseph Pizzoferrato
2,363 Kevin Amador	2,073 Vera Leus	1,831 Oscar Gastelum	1,493 Sina Ghadirian	1,370 Elaine O'Neill
2,354 Derya Ekren	2,071 Raven Fugate	1,829 Brian Jerome	1,489 Anthony Solano	1,370 David Nham
2,354 John Lamere	2,055 Kristopher Bour	1,829 Ryan Torres-Torioka	1,489 Ernesto Delgadillo	1,370 Aleksii Yi
2,353 Desiree Moore	2,049 Jennifer Anthes	1,827 Julia Loboda	1,488 James P Raines	1,368 Michael Jang
2,352 Shanita Ellmers	2,047 Dimo Joannidis	1,824 Letia Latney	1,488 Christopher Rantanes	1,367 Christopher Morrison
2,349 Darnell Philemon	2,042 Peter Kaplanis	1,818 Troy Williams	1,488 Shanique Beckford	1,367 Shannon Vidal
2,333 Shabir Tahir	2,040 Paul Pestian	1,813 Khadijah Muhammad	1,485 Susana Vargas	1,365 Jean-Marie Otiom
2,330 Tomea Sutton	2,040 Christopher Nwosisi	1,811 Mitchell Mickovic	1,485 William Dugan	1,364 Aaron Alvarez
2,330 Javaan Torres	2,039 Matthew Russell	1,808 Dorota Rusew	1,484 Marsei Hogan	1,363 Yvette Nelson
2,329 Lamine Diakhate	2,035 Katherine Nummy	1,808 Julia Gogol	1,484 Mark Harhager	1,363 Jackie Vongsouvanh
2,307 Martin Guerrero	2,032 Ifeanyi Ufodu	1,806 James Velasco	1,483 Randa McCarty	1,362 Juliya Ostapyyuk
2,300 Patrice Keti	2,029 Adrain Alfred	1,805 Allison Kusgen	1,474 Brandon Viaje-Roque	1,361 Andrea Hill
2,296 Ashley Hutson	2,025 Nella Lejeune	1,802 Donald Gregoire	1,474 Karla Perdomo Alvia	1,361 Nadia Feleti
2,289 Benton Tong	2,023 Ian Zollos	1,802 Hisham Tabak	1,473 Tyler Burke	1,359 Joan Hannon
2,285 Ica Gordon-White	2,019 Iffrah Tahir	1,801 Sean Blaney	1,472 Mark Helton	1,357 Sonia Tynner
2,281 Charles Belt	2,016 Carly Ferraro	1,801 Cathleen Hairston	1,471 Herivelto Pereira	1,356 Jeremy Doucet
2,281 Gregory VanSuch	2,015 Elvis Tinaj	1,800 Olivia Fields	1,471 Pa Aliou Kasseh	1,355 Jaydan Heron-Smith
2,278 Dhruv Sachdeva	2,013 Marcus Bruce	1,800 Cassandra Bryce	1,468 Kristi Basho	1,353 Zachary Poker
2,277 Matthew Abdo	2,012 Luis Miranda	1,798 Jennifer Reed	1,468 Christabel Ornelas	1,349 Liza Cacevic
2,269 Lino Strussione	2,009 Maria M Ramirez	1,796 Nicholas Llewellyn	1,466 Christopher Leasure	1,348 Besim Nikaj
2,266 Kelly Schoenherr	2,003 Joseph Massucci	1,796 Lee van Delft	1,465 Kevin Davis	1,348 Mason Hanks
2,266 Claudio Martinaj	1,992 Christopher Flynn	1,794 Roxana Campos	1,463 Zan Allen	1,341 David Ramirez
2,262 Hunter Hougover	1,990 Samuel Holden	1,794 Bryan Hohenthauer	1,462 Chris Lewis	1,340 Zachery Kertulis
2,257 Tina Nelson	1,984 Lee Jeffers	1,791 Christopher Jones	1,461 Philip Lehmann	1,340 Blayne Hughes
2,257 Brandon Minor	1,975 Ireland Sirmi	1,789 Christopher Difabio	1,457 Eric Peyton	1,338 Tiana Skalkos
2,254 Dulce Paz	1,973 Mark Hart	1,788 Kyria Gillette	1,456 Jessica Daniels	1,337 Matthew Bray
2,252 John Wilder	1,966 Carrisa Korres	1,784 Paul Torman	1,452 Cherie Henik	1,330 Ricardo Gonzalez
2,241 Jordon Graham	1,940 Alicia Wear	1,780 Leonardo Perez	1,451 Katy Rivera	1,329 Daniel Baiz
2,240 Kaylee Tyler	1,938 Zahara Schooley	1,778 Timothy Copenhaver	1,445 Sherie Zakra	1,328 Mason Duty
2,239 Hamza Ally	1,937 Nelson Desmond	1,774 Nicole Barabas	1,444 Patricia Wright	1,326 Kathryn Gilluly
2,237 Joanna Hansen	1,936 Erica Robertson	1,771 Claudia Jacquet	1,444 Cameca Poole	1,323 Kelvin Elmers
2,235 Kati LeWay	1,931 Austin Hess	1,770 Peer Shmelzer	1,442 Justin Sutton	1,323 Chris Gonzales
2,234 David Rigney	1,930 Alix Albright	1,769 Benjamin Kesterson	1,441 Justin Sutton	1,319 Woodrow Kincaid
2,231 Travis Vandenberghe	1,928 Alyssa Libby	1,767 Heather Robb	1,436 Truman Falkner	1,319 Ryan Taylor
2,230 Blake Tomblin	1,921 Erika Torres	1,765 Derek Wilson	1,435 Hector Martinez Rivera	1,318 Justin Malone
2,227 Krystal McGlown	1,912 Sandra Dumas	1,765 Greta Maldonado	1,435 Sherine Zahra	1,317 Mario Andres Chavez
2,226 Muzit Berhe	1,910 Jenny Alvarez	1,764 Selina Maldonado	1,432 Nadezhda Vitchev	1,315 Seth Frisby-Jack
2,220 Michael Mamalakis	1,			

WORLD'S GREATEST BONUS - CONTINUED

\$ 1,278 Melissa Losk	\$ 1,214 Giovanni Diduro	\$ 1,156 Jerome Benenati	\$ 1,120 Jacob Dorrance	\$ 1,078 Phillip Rigoli	\$ 1,033 Roger Bertoncini
1,276 Marlene Barrett	1,214 Alexandra Longo	1,155 Alison King	1,120 Scott Florin	1,076 Heather Nickerson	Bianchi
1,276 David Bound	1,213 Jorge Leon	1,153 Shawntae Collins	1,119 Joshua Bacchus	1,072 Alycia Hamlyn	1,032 Chamodi Rajapakse
1,273 Christie Jauch	1,211 Casey Jarratt	1,152 William Johnson	1,119 Tichina Haughton	1,069 Daniel Jolovich	1,031 Albina Juncaj
1,272 Jessica Underwood	1,211 Judith Reyno	1,151 Kellie Hoffman	1,119 Benjamin Newhouse	1,066 Diana Grose	1,030 Ericka Martinez
1,271 Rhiannon McGonigle	1,211 Yairaniz Figueroa-Ruiz	1,151 Edwin Cuevas Quinones	1,118 Eleanor Powell	1,064 Ralph Angell	1,030 Cole Hatfield
1,271 Carl Gretz	1,209 Andrew Brown	1,150 Johnny Fuller	1,118 Alan Arellano	1,064 Eliatha Josius	1,029 Nickholus Drake
1,269 Timothy Silva	1,208 Zachary Zanotta	1,150 Danielle Thies	1,117 Aldo Monteforte	1,063 Chad Muise	1,029 Samuel Barriere
1,267 Michael Ellis	1,205 Rocky Allen	1,146 Megan Roti	1,117 Aaron Kerluke	1,063 Riche Haye	1,028 Holly Richey
1,263 Kathryn McDermott	1,202 Daniel Lepage	1,146 Sione Makau	1,116 Dyoma Ramirez-Robles	1,060 Wanda Rowbotham	1,027 Brad Gray
1,260 Aleatha Lowe	1,201 Julio Salazar	1,144 Zachary Taylor	1,115 Thomas Paone	1,060 Jennifer Gilkie	1,027 Shai Mate
1,259 Krisztina Sashegyi	1,200 Elifranc Deus	1,142 Yevgeniy Rozentsveyg	1,115 Olga Tsymbal	1,058 Ronald Knoedler	1,023 Fulton Martin
1,258 Jennifer Lucero	1,192 Melissa Corona	1,141 Sharif Grays	1,114 Douglas Montgomery	1,056 Alicia Palafox	1,020 Robert M Williams
1,257 Roseann Hernandez	1,191 Sean Fobbs	1,140 Brendan Whitted	1,114 Natalie Rosario	1,056 William Shillieto	1,019 Hollis Allen
1,255 Justin Diaz	1,191 Lorrie Roberts	1,139 Christopher Czajkowski	1,113 Jeffery Smith II	1,056 Jared Guglielmino	1,019 Tsitsi Grace
1,254 Riley Peters	1,189 Scott McCallum	1,138 Ricardo Barrera	1,112 Cody Garza	1,056 Wenddy Chaya Paredes	Tichiwanhuyi
1,245 Christopher P Filline	1,188 Paula Thompson	1,138 Chris Anderson	1,111 Jeffrey Atkinson	1,055 Siddhant Satoskar	1,019 Jaden Luhovey
1,243 David Rice	1,184 Marc D'Emilia	1,137 Denise Masulit	1,108 Sarah Veld	1,055 Deborah Mitchell	1,017 Patricia Colon
1,242 Martin Salavec	1,182 Cody Lands	1,137 Nicholas Wang	1,106 Joanna Salazar	1,055 Kealakai Onomoto	1,016 Anne List
1,240 Lamita Dahdah	1,180 Dylan Ostrowski	1,137 Eric Rodriguez	1,103 Johnny Santiago	1,053 Harsh Goyal	1,015 Fazal Khan
1,239 Jordan Little	1,179 Eric Snyder	1,137 Jesus Parra	1,102 Alejandro Saladrigas	1,053 Elazar Roco	1,015 Barbara Leader
1,238 Juan Nunez	1,177 Joshua Rodriguez	1,136 Spencer Simmons	1,100 Christopher Bentley	1,052 Yolanda Davis	1,014 Calvin Irving
1,234 Cathy Dishong	1,177 Jacob Frank	1,136 Zachary Hansen	1,100 Jiana Pinkett Givins	1,052 Meaghan Krecsko	1,014 Joseph Oduho
1,234 Damen Hartwick	1,175 DeAndre' Coleman	1,135 Joseph Hedborn	1,099 Keith Filbert	1,050 Cristina Marson	1,012 Lyndon Prosser
1,232 Raquel Caicedo	1,173 David Bilotti	1,135 Mark Bruce	1,095 Nicholas Triantafyllidis	1,049 Mandale Tolefree	1,010 Andrea Owens
1,232 Jack Craig	1,173 Tiffani Tavormina	1,135 John Carter	1,094 James Morgan	1,046 Melissa Boldi	1,009 Abraham El Refaei
1,231 Mohamad Awdi	1,172 Phyto Phyto	1,134 Shaquale Walker	1,094 Daniel J Johnson	1,046 Matthew Obringer	1,008 Kyle Bleser
1,230 Ryan Suhr	1,172 Nathan Gil	1,134 Hernan Rodriguez	1,093 Mayra Robles	1,043 Zoya Hollandsworth	1,008 Joshua Brumfield
1,230 Lisa Phillips	1,171 Darius Rowan	1,133 Cody Terrell	1,093 Jean Saati	1,042 Andres Liranzo	1,007 Timberly Hart
1,230 Vinny Vo	1,171 Brad Toyama	1,132 Selma Ogresevic	1,092 Renee L Cunningham	1,042 Brandi Fleming	1,005 Cynthia Penney
1,230 Kingsley Hansen	1,170 Mason Chirillo	1,132 Andrew Zollos	1,091 John Schaeffer	1,042 Jessica Santamarina	1,002 Mike Sukhbaatar
1,228 Adriana Neagu	1,169 Ada Cao	1,131 Ameenah Little	1,089 Ruben Soberanes	1,042 Edward DeGain	1,001 July Reyes Olivo
1,228 Laurekins Pardovani	1,169 William Benline	1,131 Monica Montgomery	1,085 Johan Moreno	1,042 Al-Shakise Anderson	1,000 Misty Fornasiero
1,227 Jennifer Orellana De Gonzalez	1,166 Javier Bellido De Luna	1,129 Erin Frazier	1,084 Michael Asa	1,040 Jamal Anwar	1,000 Jerry Sharp
1,226 Cara DeFiore	1,166 Cody Fink	1,128 Neil Hyland	1,083 Kevin Dushane	1,040 Randa Mustafa	1,000 Yulisa Garcia-Juarez
1,226 John Zwald	1,166 Eunhwa Kim	1,126 Vance Rountree	1,081 Chris McFoy	1,037 Tiffney Harmouche	
1,224 Frederick Baltimore	1,165 Sean Petrasek	1,125 Adriana Alvarez Sorto	1,080 Anthony Salerno	1,036 Michael Bess	
1,224 Jaden Goldney	1,162 Driton Dembogaj	1,123 Stephen Brazier	1,080 Nathan Doyle	1,035 Kaitlyn Brandt	
1,224 Aneis Serrari	1,159 Jeffrey A Smith	1,123 Sherese Green	1,078 Holly Soares	1,035 Tracy Davis	
	1,156 Richard Bentley	1,120 Rosa Teixeira		1,035 Tanika Thompson	



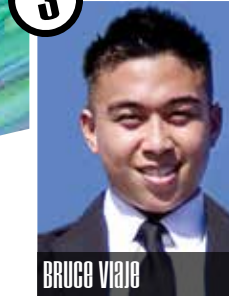

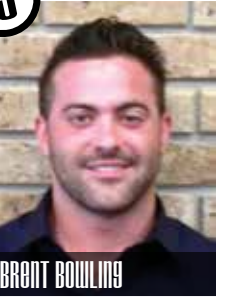
SA/GA/MGA EXTRA MONTHLY BONUS

1  MOHAMAD RAYCHOUNI \$3,298 Zach Hart	2  DINA BOSHDADY \$2,644 Altig-Orlovic	3  MICHAEL GIACCHETTI \$2,247 S-S-Parks-Salvaggi	4  ARIF HAJRO \$2,152 S-S-Parks-Salvaggi	5  DANIEL PRINZO \$2,064 S-S-Parks-Salvaggi
6  JOEY KENNEDY \$1,740 Altig-Orlovic	7  DEBBIE-ANN WHITEHORNE \$1,585 Altig-Orlovic	8  MARK DISKIN \$1,481 Simon Arias	9  MUHAMMED ASHRAF \$1,466 Theodore Pappas	10  SOPHIA COULE \$1,444 Altig-Orlovic

OCTOBER BONUS LEADERS | PAYOUT: \$198,177 | QUALIFIERS: 1,009



LEADERSHIP BONUS




1	2	3	4	5
				
\$51,127 Altig-Orlovic	\$40,525 Zach Hart	\$37,977 Altig-Orlovic	\$37,248 Zach Hart	\$29,602 S-S-Parks-Salvaggi

OCTOBER BONUS LEADERS | PAYOUT: **\$2,366,922** | QUALIFIERS: **697**

\$ 51,127 Bobby Gujral	\$ 10,821 Scott Wheeler	\$ 6,864 Adrienne Bragas	\$ 4,334 James Sherwood	\$ 3,257 Marcus Moody	\$ 2,422 David Stuart
40,525 Joseph Gojcaj	10,732 Bryan Juskiw	6,791 Trace Johnson	4,320 Joshua Krueger	3,240 Eyad Awdi	2,415 Marquel Burns
37,977 Bruce Viaje	10,640 Joseph Tomanovich	6,757 Jesse Rennich	4,309 Michael Joseph	3,187 Kaitlyn Brandt	2,391 Juan Diaz
37,248 Paul Smith	10,501 Kyle Wrobel	6,543 Darcy Schrieber	4,306 Brandon Neal	3,172 Stella Roznovan	2,369 Micah Focken
29,602 Brent Bowling	10,319 Rahmatullah Romal Omid	6,540 Antonio Reyes	4,286 Avi Kauderer	3,171 Omar Billy	2,363 Roxie Soto
27,600 Mario Hajro	10,202 Clint Perry	6,536 Michael Russin	4,225 Bryanna Campos	3,171 Andrew Chambers	2,358 Steve Hartman
25,515 Matthew Conrad	10,109 Gregory Rudolph	6,518 Mark Auvil	4,184 Ryan Wilson	3,124 Jessica Chang	2,356 Rocky Silvernail
25,399 Sara Vaz	10,100 Elyse Bryan	6,366 Michael Burningham	4,181 Carlos Iraheta Barrientos	3,123 Craig Strompf Tiffany	2,310 Zachery Kertulis
24,916 Eric Thompson	10,077 Justin Adams	6,359 Andrew McAughey	4,179 Max Akers	3,105 Babin-Washington	2,264 Alix Albright
23,889 Mark Neilson	9,979 Tanner Duy	6,357 Sean Velasquez	4,128 Michael van Delft	3,085 Joy Vann-Austin	2,248 Mitch Duplantis
22,632 Blake Higuchi	9,947 Marisa Willgruber	6,305 Christopher Buttacavoli	4,049 Tony Geer	3,049 Christopher Botelho	2,245 Michael Jang
22,422 Alan Sedaghat	9,892 Bobby Hamilton	6,285 Ransy Vazquez	4,034 Jacob Brown	3,048 Eric Snyder	2,233 Jessica Santamarina
21,545 Ryan Stenglein	9,781 Lauren Coyne	6,248 Hector Giron-Soto	4,029 Ryan McIntosh	3,033 Jon Morrow	2,213 Ontoria Moore
21,353 Dario Messina	9,633 Phi Phan	6,166 Randall Cook	3,990 Reynolds Akuamoa	3,000 James Cassie	2,210 James P Raines
20,710 Britton Costa	9,600 Chase Miller	6,152 Mavrick Fredericks	3,965 Ariana Jones	2,987 Bilal Farsakh	2,192 Brandon Baker
19,262 Zach Otto	9,505 Alex Kae	6,145 Steven Phillips	3,962 Nic Iagulli	2,987 William Thomas	2,167 Diego Arango Puerta
18,177 Luay Ghawi	9,405 Adam Kidikas	6,076 Matthew Cartwright	3,955 Monique Safari	2,969 Daniel Foore	2,165 Michelle Olivo
17,659 Hunter Houvener	9,298 Peter Kwiatkowski	6,073 Steven Warner	3,951 Tyler Dahlin	2,962 Dominic Williams	2,144 Jovanie Scarlett
17,432 Michael Mandella	9,099 Jeffrey Thiel	6,062 John Santososso	3,942 Bradley Fordyce	2,938 Alexis Gomez	2,133 Nasr Quadri
17,367 Phillip Waisman	8,929 Claude Hamilton	5,964 Atta Saleh	3,892 Carey Hartman	2,927 Joshua Jackson	2,117 Michael Ezeafulukwe
17,234 Daryl Graham	8,848 Brandon Summerton	5,940 Michael Stuver	3,849 Nicholas Chuma	2,922 Doris Martinez Garcia	2,112 John Curry
16,888 Kimberly Hamilton	8,741 Magda Figueiredo	5,901 James Tolley	3,814 Aaron Piotrowski	2,917 Matthew Turnquist	2,104 Aleanyia Moore
16,424 Sabrina Kryshundayal	8,729 Christie Jauch	5,827 Daniel Prinzo	3,814 Michael Giachetti	2,803 Matthew Turnquist	2,099 Joshua Goodman
15,880 Shahab Mahdavejajad	8,687 Duane Shaw	5,760 Javier Diaz	3,814 James Sodan	2,800 Alexis Pineiro	2,083 Troy Kasper
15,024 Mark Lahijani	8,444 Joshua Bacchus	5,709 Stuart Pagan	3,807 Matthew Hudlin	2,785 Nicholas Wang	2,071 Joshua Morris
14,892 Jessica Davis	8,411 Mike Paragiou	5,574 Rita Rider	3,761 Kenan Hyseni	2,779 Edrick Tercero	2,059 Abraham El Refaei
14,791 Yussuf El-Zein	8,351 Yemi Akinade	5,573 Alipate Makaui	3,756 Victor Weber	2,778 James Harding	2,042 Jose Anderson
14,631 Mohamad Raychouni	8,045 Massoud Vaziri	5,535 Dan Ikei	3,752 Duni Olusegun	2,759 Patrick Guthrie	2,021 Thomas Longino
14,604 Travis Kovach	5,482 Christopher Hintz	5,482 Christopher Hintz	3,746 Steven Sparkes	2,728 Valentino Kalaj	2,012 Francesca Veltri
14,524 Jeffrey Hudson	5,454 Begona Patino-Lopez	5,454 Begona Patino-Lopez	3,730 Justin Hermann	2,717 Romas Noor	1,950 Adem Abdula
13,788 Beau Locker	5,449 IP Harris	5,449 IP Harris	3,707 Melne Hughes	2,701 Nabil Atallah	1,938 Michael Barlettano
13,760 Elias Boles	5,234 Donald DeVoise	5,234 Donald DeVoise	3,670 Ed-Maggie Myrthil	2,686 Evan Donoghue	1,924 Dirk Tanses
13,551 Jenny Kim	5,192 Kevin Davis	5,192 Kevin Davis	3,669 Michael Clemente	2,660 David Staffieri	1,918 Robert Drake
13,314 Steven Dell	5,191 Daniel Perkins	5,191 Daniel Perkins	3,666 Julian Dickinson	2,619 Francis Ingulli	1,917 Jose Viramontes
13,230 Walter Icaza	5,053 Mark Beckford	5,053 Mark Beckford	3,666 Brandon Mogel	2,618 Ryan Ohm	1,913 Derrick Mason
13,188 Matthew Dawson	5,020 Danny Juskiw	5,020 Danny Juskiw	3,665 Timothy Welsh	2,613 Daniel Walton	1,877 Tereanio Edgar
12,786 Ryan Hall	4,915 Cody Gardner	4,915 Cody Gardner	3,644 Harold Durana	2,584 Jonathan Phillips	1,853 Danielle Morales
12,783 Dustin Dunbar	4,889 Sokol Fazliu	4,889 Sokol Fazliu	3,641 Michael Russo	2,573 John Nieves	1,845 David Hausman
12,268 Steven King	4,870 Sylvain Kalombo	4,870 Sylvain Kalombo	3,624 Chris La Fond	1,842 Armando Aiello	1,842 Armando Aiello
12,241 Sergio Carta	4,856 Cara DeFiore	4,856 Cara DeFiore	3,602 Erin Allen	1,817 Jordan Lacy	1,817 Jordan Lacy
12,188 Slavita Hut	4,850 Carlo Buhay	4,850 Carlo Buhay	3,588 Clayton Slaughter	1,812 James Muir	1,805 Bruce Alford
11,960 Brenda Fox	4,739 Jeffrey A Smith	4,739 Jeffrey A Smith	3,513 Shanita Ellmers	2,513 Jagdish Sukhu	1,805 Bruce Alford
11,958 Jonni Ng	4,737 Jeffrey Hall	4,737 Jeffrey Hall	2,495 Jenna Grula	2,495 Jenna Grula	1,772 Morgan Lobello
11,522 Aaron Friedlander	4,737 David Rigney	4,737 David Rigney	2,494 Paul Zuzick	2,494 Paul Zuzick	1,765 Aaron Parsons
11,810 Derek Foore	4,656 Veronica Coval	4,656 Veronica Coval	2,480 Daniel Jiles	2,480 Daniel Jiles	1,763 Deaveon Francisco
11,800 Patricia Contreras	4,608 Johnny Ramos	4,608 Johnny Ramos	2,473 Justin Sutton	2,473 Justin Sutton	1,762 George O'Shea
11,600 Brody Maughan-Evanson	4,602 Alex Paguio	4,602 Alex Paguio	2,459 Casey Helly	2,459 Casey Helly	1,762 Jonathan Maust
11,459 Bobby Szwaja	4,585 Anita Ferris	4,585 Anita Ferris	2,448 Karima Hartani	2,448 Karima Hartani	1,739 Tyler Boulden
11,381 Jesse Doherty	4,579 Timothy Bugge	4,579 Timothy Bugge	2,446 Paolo D'Andrea	2,446 Paolo D'Andrea	1,739 Hunter Randolph
11,319 Brandon Dusevic	4,380 Mele Makaui	4,380 Mele Makaui	2,444 Toni-Ann Allen	2,444 Toni-Ann Allen	1,720 Sean Hansen
11,257 David Wang	4,332 Ronald Rivera	4,332 Ronald Rivera	2,439 Bethany Evans	2,439 Bethany Evans	1,706 Devon Chapman
11,228 Eno Iftiu	4,328 Marie Laine	4,328 Marie Laine	2,432 Aaron Patt	2,432 Aaron Patt	1,705 Jeffrey Tillman
10,981 Jesus Romero	4,348 Ryan Vance	4,348 Ryan Vance	2,430 Lino Strussione	2,430 Lino Strussione	1,692 Myaa Fallon
	4,346 Kelly Ekker	4,346 Kelly Ekker	2,428 Juan Olvera	2,428 Juan Olvera	1,677 Crystal Vairretta

\$ 1,666 Jonathan Russell	\$ 1,465 Donald Gerstner	\$ 1,193 Saul Lopez	\$ 924 Alma Lozano	\$ 697 Alexis Hawkins	\$ 595 Mark Bernsdorff
1,658 Michael Capps	1,451 Erica Robertson	1,183 Muhammed Ashraf	922 Eldine Mpanzu	694 Dianka Blash	592 Nicole Preston
1,638 Walter Henderson	1,444 Kevin Butchino	1,147 Mark Lomonaco	921 Keith Dymnioski	693 Monica McKinney	590 Betsy Adney
1,628 Arif Hajro	1,434 Michael Romero	1,143 Jordan K Brown	916 Brayden Briggs	691 Nicole Sanders	582 Bryant Logan
1,613 Madison Kilburn	1,428 Chris McFoy	1,140 Mark Diskin	906 Tami Chaimov	690 Shantayia Williams	579 Donald Stone
1,610 Zachary Button	1,412 Tiffani Tavormina	1,139 Elaina Vecchio	901 Sean Byler	681 Jadelene Welty	575 Alex Grushko
1,608 Trevor Smith	1,357 Darrin Roberts	1,111 Lidia Meglei	901 Harjeet Rana	678 William Parmeter	568 Anton Donets
1,605 Alyssa Libby	1,348 Jeanette Ramirez	1,103 Landon Schlag	901 Miguel Castillo	665 Michael Wright	563 Kasey L White
1,603 Selina Maldonado	1,345 Dean Gushi	1,101 Augusto Arango	890 Marlon Hernandez	662 Charlene King	560 Tristan Dlabik
1,603 Jorge Toribio	1,334 Roger Fung	1,097 Claudia Jacquet	890 Jordan Viaje	659 Keeland Bryant	555 Anthony Spataro
1,587 Bryan Czajkowski	1,322 Travis Picklesimer	1,089 Raynaldo Lafontant	889 Aaron Chen	641 Bobby Lo	547 Jinelly Urena
1,578 John Lamere	1,307 DeShawn Moore	1,085 Eric Butt	870 Justin Malone	639 William Dugan	545 Roberto Navarro
1,577 Tennisson Mather	1,304 Jordan Hallman	1,044 Kellie Hoffman	867 Victoria Lindner	637 Yessika Rodriguez	536 Deborah Mitchell
1,574 Arman Masomzadeh	1,302 Anthony Greco	1,032 Ross Ewen	846 Daniel Pacheco	636 Angela Rodriguez	527 Michael Coulthard
1,555 Blake Tomblin	1,287 Jonathan Giaco	1,029 Stephen Jeung	835 Pharyn Wilson-Jones	635 Martin Salavec	524 Danita George
1,551 Adebamidele Ogunlade	1,279 Jessica St Pierre	1,025 Rachel Elfenbein	827 Matthew A Wilson	633 Jared Cummings	524 Charles Purnell
1,548 Richard Rozolsky	1,278 Jennifer Pofahl	1,009 Raul Rojas	810 Cynthia Hettchen	626 Thomas Romeo	523 Theodore Ryan
1,531 Joshua Yurinko	1,278 Matthew McDowell	1,003 Amy Baird	798 Everett Farr	625 Shayla Williamson	519 Gjon Ljulliduraj
1,528 Dulce Paz	1,257 Melinda Skinner	986 Pablo De La Cruz	793 Ryan Praedel	622 Erika Walker	516 Ameenah Little
1,521 David Basnett	1,254 Derya Ekren	982 Andrea Owens	780 Charles Ferrari	622 Robert Boyd	514 Lorena Barriere
1,516 Ryan Witham	1,250 Maria M Ramirez	971 Heriberto Chavez	776 Hasan Ghazal	622 Monica Montgomery	511 Marie Campbell
1,511 Tiffany Beadnell	1,233 LaDelus Brown	962 Anthony Allonardo	749 Dana Velez	614 Taylor Schoenbeck	510 Jesse Fullmer
1,484 Jenny Nguyen	1,231 Rex Munsey	942 Deborah Noga	738 Carmen Pena	614 Roger Rau	505 Patricia Isabell
1,475 Mariam Shahid	1,228 Temesghen Starr	938 Payam Sami	718 Mickey Adkins	611 Demitrius Lucas	504 Robin Gonzalez
1,467 Tina Nelson	1,213 Lindsey Dettwiller	927 Jeffrey von Kienast	707 Allison Kusgen	609 Jennifer Jantzen	502 Christine Morris
	1,204 Andrew T Wagner	925 Aleksyi Yi	707 Jonathan Ramirez	605 Dustin Holtz	

RGA LEADERSHIP BONUS


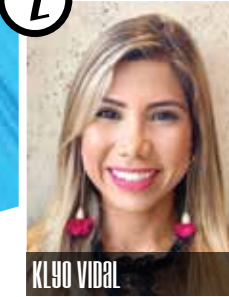
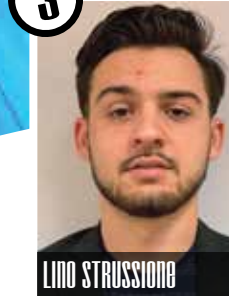
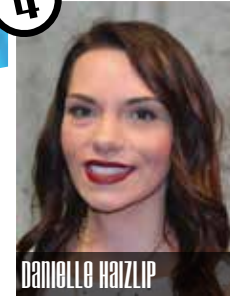

1	2	3
		
\$103,783 Zach Hart	\$102,714 Altig-Orlovic	\$44,068 Altig-Orlovic






OCTOBER BONUS LEADERS | PAYOUT: **\$1,028,090** | QUALIFIERS: **118**

\$ 103,783 Ryan Fickert	\$ 15,134 Shalom Chaimov	\$ 7,150 Daryl Graham	\$ 3,948 Nathan Hunt	\$ 2,357 Michael Clemente	\$ 1,399 Tyler Worstell
102,714 Bobby Gujral	13,312 Luay Ghawi	7,131 Andrew McQuade	3,942 Alipate Makaui	2,356 Brody Maughan-Evanson	1,285 Bruce Alford
44,068 Mark Neilson	11,869 Brent Bowling	6,997 Justin Hermann	3,763 Harold Durana	2,132 Steven King	1,221 Tiffany Babin-Washington
39,577 Levar Morgan	11,041 Darcy Schrieber	6,857 Charles Ferrari	3,715 Scott Wheeler	2,120 Rahmatullah Romal Omid	1,150 Casey Kunash
36,360 Corey Helly	10,297 Ryan Stenglein	6,855 Ryan McIntosh	3,696 Yemi Akinade	2,111 Zach Otto	966 Elias Boles
34,087 Thomas Vena	10,088 Kimberly Hamilton	6,640 Morgan Lobello	3,671 Antonio Reyes	2,025 Joshua Olin	898 Melinda-Rae Lyse
32,694 Justin Adams	9,541 Jessica St Pierre	6,264 Patrick Knouse	3,644 Joshua Dishong	2,018 Alexandra Graham	852 Jonni Ng
26,513 Reynolds Akuamoa	8,952 Samuel Cohen	6,080 Randall Cook	3,426 Michael Russo	1,915 Dustin Dunbar	754 David Hausman
23,013 Michael Russin	8,669 Gary Slocum	6,023 Ryan Wilson	3,378 Samantha Ralston	1,811 Johnny Ly	706 Sean Hansen
22,859 Christopher Hintz	8,503 Jeffrey von Kienast	6,018 Jinelly Urena	3,280 Kelly Ekker	1,710 Dan Ikei	624 Kyle Wrobel
22,838 Walter Icaza	8,044 Michael Gerstein	5,911 Paul Kelly	3,080 Bobby Hamilton	1,690 IP Harris	596 Jason Bratin
18,176 Brandon Summerton	8,005 Sara Vaz	5,510 Duni Olusegun	3,026 Britton Costa	1,682 Mike Allen	587 Ransy Vazquez
17,085 Matthew Turnquist	7,968 Hunter Houvener	5,379 Jose Viramontes	2,729 Mike Paragiou	1,66	

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS

1	2	3	4	5
				
\$10,483 Hart-Dushaj	\$8,480 Beto Quintero	\$8,304 Zach Hart	\$7,829 James Cunningham	\$6,173 Gonzalez-H-W


1	2	3	4	5
				
\$4,654 Don Foti	\$3,112 S-S-Parks-Salvaggi	\$3,077 S-S-Parks-Salvaggi	\$2,468 Sabrina Lloyd	\$2,232 Zach Hart

OCTOBER BONUS LEADERS | PAYOUT: \$534,402 | QUALIFIERS: 629

OCTOBER BONUS LEADERS | PAYOUT: \$84,841 | QUALIFIERS: 178

<ul style="list-style-type: none"> \$ 10,483 Gjon Ljuljduraj 8,480 Klyo Vidal 8,304 Lino Strussione 7,829 Danielle Haizlip 6,173 Dana Velez 6,149 Michael Romero 6,129 William Thomas 5,976 James P Raines 5,799 Marlene Barrett 5,578 Justin Diaz 5,095 Raven Fugate 4,821 Joey Kennedy 4,626 Nicole Preston 4,546 Benzack Cooper 4,180 Jonathan Ramirez 4,137 Jagdish Sukhu 4,051 Timothy Liles 4,037 Kempton Perry 3,918 Tristan Dlabik 3,688 Jason Khodadadian 3,469 Arif Hajro 3,441 Michael Giachetti 3,431 Tyler Dahlin 3,329 Moriah Chandler 3,301 Chad Muise 3,218 Mariam Shahid 3,146 Brandon Neal 3,079 Anton Donets 2,978 Efa Mentuhotep Harrison 2,913 Colin Desnoyers 2,875 Stanis Moanda 2,868 Nicholas Llewellyn 2,836 Michael Jang 2,729 Jonathan Conn 2,668 Victor Holmes 2,653 Kristine Whiting 2,641 Sylvain Kalombo 2,637 Christian Hill 2,623 Joshua Egyud 2,621 Colin Ghee 2,560 Razan Zarba 2,523 Yasmyrn Towers 2,492 Jhonatan Quintero 2,477 Christine Morris 2,398 Nabil Atallah 2,389 Megan Connors 2,372 Jack Craig 2,353 Jerome Benenati 2,345 Justin Rydzziel 2,321 John Torres 2,311 Jake Gelb 	<ul style="list-style-type: none"> \$ 2,310 Jordan Lacy 2,290 Karlie Howard 2,228 Amanda Hofstra 2,188 Dustin Caso 2,151 John Wegley 2,136 Drake Smith 2,084 Ryan Hritz 2,068 Henry Jacobs 2,029 Ebuwa Otagho 1,949 Ontoria Moore 1,932 Richard Millington 1,908 Brandon Eck 1,907 Ricky Hayward 1,894 Jimmy Quifille 1,888 Zinsou Ayihonsi 1,879 Carole Idolphine 1,858 Sara Hernandez 1,850 Martin Salavec 1,844 Alejandra Larez 1,826 Siddhant Satoskar 1,825 Triston Miller 1,796 Candice Rezzo 1,792 Xander Davis 1,773 Jaycee Goodwin 1,748 Mariah White 1,737 Randa McCarty 1,736 Levi Szanto 1,723 Ross Ewen 1,712 Giovanni Diduro 1,695 Steven Counts 1,675 Graham Carter 1,663 Tara Maley 1,654 Evelyn Howell 1,653 Oludoyin Omolaja 1,652 Ryan Taylor 1,644 Anne List 1,619 Matthew Roebke 1,591 Danny Juskiw 1,571 Peter Tovio 1,567 Adriana Aboulwafa 1,563 Eric Okoemu 1,554 Landon Schlag 1,551 Kamal Tayyib 1,547 Danielle Custis 1,493 Jeanine Reign 1,481 Adam Calnan 1,475 Joshua McTier 1,465 Francisco Vasquez 1,464 Matthew Zang 1,456 Erica Robertson 1,451 Daniel Zotter 	<ul style="list-style-type: none"> \$ 1,446 Carlos Fernandez 1,442 Keeland Bryant 1,439 Lukess Joseph 1,435 Cyan Kissinger 1,430 Christopher O'Neal 1,420 Devon Chapman 1,410 Jorge Toribio 1,407 Adrain Alfred 1,405 Victoria Lindner 1,404 Bilal Farsakh 1,400 Mark Bernsdorff 1,396 Priscilla Blanco 1,394 Daniel Charron 1,384 Trevino Longino 1,375 Erika Walker 1,375 Nathaniel Magda 1,371 Jacob George 1,362 Mohamed Shogar 1,336 Tyler Cox 1,336 Alejandro Pineda 1,334 Shubham Setia 1,324 Carlos Nunez Sanchez 1,297 Janel Wilder 1,285 Ashley O'Donal 1,273 Nick Atallah 1,270 Connor Markins 1,266 Terrell Davenport 1,254 Ameenah Little 1,251 Michael Mamalakis 1,240 Nicki Griffiths 1,235 Regina Koonce 1,234 Augusto Arango 1,230 Jesse Fullmer 1,230 Orli Ekstein 1,204 David Taylor 1,203 Jordan Goo 1,193 Sullena Staton 1,190 Macie Kehl 1,189 Christopher McGlynn 1,177 Christian Cortes 1,177 Lauren Lord 1,174 Rakceem Miller 1,163 Sean Byler 1,160 Anthony Scaccia 1,158 Dulce Paz 1,158 Tobeckukwu Oraegbu 1,154 George Shafiek 1,149 Marc Futterweit 1,128 Chiara DAlessandro 1,120 Al-Shakise Anderson 1,112 Cameron Russell 1,101 Dante Johnson 	<ul style="list-style-type: none"> \$ 1,092 Saury Espaillet 1,091 Michael Battaglio 1,085 Yessika Rodriguez 1,084 Donna Rankin 1,079 Taleb Jammoul Hajali 1,077 Kelly Schoenherr 1,070 Tanner West 1,070 Raymond Stephenson 1,060 Frankie Armstead 1,045 Andrew McAughey 1,041 Alexandria Battiste 1,040 Ikaika 'O Ahuna Nishimura 1,035 Monica Montgomery 1,020 Darrio Pope 1,007 Valentino Kalaj 1,007 Victoria Perea 1,004 Jean Romero Capote 992 Jose Cuellar 989 Sione Maumau 983 Alex Paguio 978 Christopher Nwosisi 962 Corey Hallam 961 Ivoni Fuimaono 954 Ruben Cortez 939 James Fangmann 938 Orlando Crimmel 931 Twana Smith 926 Francisco Soto 925 Kevin Amador 921 Michele Faul 921 Evan Lawrence 920 Michael Ezeafulukwe 919 Aleanya Moore 910 David Stuart 908 Deborah Lee 901 Tammy Gawron 898 Jared Guglielmino 896 Daniel Pacheco 892 Antonino Taormina 890 Tiffany Beadnell 884 Joshua Jahnish-Maltese 881 Daniel Ramirez 880 Sierra Coleman 880 Dirk Tanses 879 Cameron Austin 877 Lisbeth Parra De Martinez 868 Elisa Flores 865 Ramon Serrano Sanchez 865 Lorena Barriere 	<ul style="list-style-type: none"> \$ 863 Fouad Gerges 853 Henry Brown 848 Rebecca Fleming 848 Jenna Grula 835 Joshua Reyes 825 Barry Donalson 823 Carmen Pena 821 Jesse Medina Nunez 816 Mickey Adkins 815 Joseph Newlin 813 David Huber 806 James Pittman 797 Samuel Holden 789 Shanita Ellmers 782 Andrew McAllister 769 Raissa Bossa 765 Toni-Ann Allen 757 Doris Martinez Garcia 756 Cory Reynolds 749 Danielle Morales 747 Iliana Gonzalez Mujica 746 Santiago Calle Ramirez 743 Matthew McDowell 743 Regina Lee 737 Alfredo Garcia 737 Anthony Allonardo 736 Nicklaus Boker 726 Nicholas Daltro Santos 725 Mitchell Jeremiah 723 Eric Butt 715 Darez Meriwether 703 Samuel Kilburn 702 Ryan Suhr 694 Jeff Wentworth 686 David Stuart 681 Joseph Stapleton 677 Tyesha Cave 674 Shane Valentine 667 Zlata Titova 663 Jared Cummings 661 Oyindamola Falegan 658 Matthew Lehman 656 Young Lee 644 Tyler Schaeffer 643 Richard Zuccato 643 Carolyn George 641 Taylor Schoenbeck 640 Jessy Girard 640 Angela Rodriguez 639 Angelica Rice 634 Vanessa Mendez 634 Mark Avuil
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<ul style="list-style-type: none"> \$ 4,654 Sami Mogannam 3,112 Bradley Weigand 3,077 Mitchell Look 2,468 Nicholas Gasparro 2,232 Lawrence Dennis 2,171 Dason Phaul 2,092 Natalie Soboleva 1,944 Zenon Zorij 	<ul style="list-style-type: none"> \$ 1,796 Steven Mason 1,770 Joseph Faisant 1,724 Bryan Czajkowski 1,643 Richard Barbour 1,622 Laurekins Pardovani 1,599 Nikki Crosby 1,544 Maurice Baritz 1,520 Nabil Spahi 	<ul style="list-style-type: none"> \$ 1,347 Jack Keiderling 1,236 Victoria Varney 1,225 Zachary Havens 1,209 Scott Dillingham 1,207 Glyn Hurst 1,074 Scott Davison 1,015 Stuart Harris 987 Austin A Smith 	<ul style="list-style-type: none"> \$ 968 Alma B Gonzalez 956 Dawid Liniewski 951 Zachary Hansen 909 Hal Herman 905 Ryan Vopatz 892 Diana McNair 869 Lily Sakai 827 Olga Tsymbal 	<ul style="list-style-type: none"> \$ 775 Corey Lavigne 747 Benton Tong 745 Nadezhda Vitchev 728 Marc D'Emilia 716 Juanita Burton 700 Muhammed Ashraf 679 Samisoni Koloa 672 Denise Ley 	<ul style="list-style-type: none"> \$ 640 Dennis Hernandez 637 Ruben Soberanes 614 Christopher Chovanec 568 Leonard Budiac 561 Pamela Faircloth 521 Anne Marie Giron 511 Diane Williams-Lewis 508 Fritznel Octave
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6 BONUS TOTAL: \$7,495,381

WORLD'S GREATEST \$3,282,949	SA/GA/MGA EXTRA \$198,177	LEADERSHIP \$2,366,922	RGAL LEADERSHIP \$1,028,090	SA/GA TRAINING \$534,402	REINSTATEMENT \$84,841
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,500 weekly ALP minimum achievement level

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements!



Alan Sedaghat
Altig-Orlovic
Contracted 12/20/03
Qualified 10/31/19
\$3,001,300 Net ALP



Sally Wilson
Travis Moody
Contracted 5/28/09
Qualified 10/31/19
\$1,003,539 Net ALP



Pamela Drury
Travis Moody
Contracted 10/9/98
Qualified 10/31/19
\$1,001,028 Net ALP

FOUNDERS CLUB

October Qualifiers—
Outstanding Producers & PR Representatives:

 Mohamad Raychouni Zachary Hart 2 Qualifications \$158,354 Net ALP 84.4 RET	 Michael van Delft Satti-Kanaan 18 Qualifications \$121,135 Net ALP 87.2 RET
 Omar Hashimi Donald Foti 5 Qualifications \$106,860 Net ALP 86.2 RET	 Harvey Quinn Oldham-Gryska 3 Qualifications \$79,430 Net ALP 86.4 RET
 Alipate Makaui Steve Friedlander 6 Qualifications \$69,581 Net ALP 85.1 RET	 Romal Omid Mathew Hart 1 Qualification \$63,326 Net ALP 83.7 RET

DIRECTORS OF THE MONTH



Sales Director of the Month ★★ ★

Stephanie Kell
Stephanie had 33.38% growth over October 2018.



PR Director of the Month ★★ ★

Patti Morgan
Patti met 93.1% of Objective during October 2019.

IT'S NOT OVER UNTIL IT'S OVER



David Zophin
President
American Income &
National Income Divisions

2020 IS RIGHT AROUND the corner, and that might leave some of us focusing all of our attention on the new year and all we hope to accomplish in it. But while that kind of forward-thinking might be helpful when we're planning or preparing for the future, it can make us less productive during these final days of 2019.

In fact, if you're intent on making 2020 your year of success, then it's *essential* to bring your focus back to the present and give the last days of 2019 all you've got.

Trust me when I say that good intentions fall far short of what momentum can do for you. Any plans, hopes, and dreams you have for the new year will only be realized if you take it up a notch *right now*. Momentum always carries over, and it's your best course of action if you want to start the new year off right.

No one said it better than Yogi Berra when he told us, "It ain't over 'till it's over." And while he might not have always been known to utter the wisest of phrases, I think we can all agree he got this one right. *It ain't over 'till it's over*. Until the clock strikes midnight on December 31, this year is still yours for the taking. You still have the opportunity and the obligation to do all you can do to excel, to reach new heights, and to make this a year to remember.

"IT'S ESSENTIAL TO BRING YOUR FOCUS BACK TO THE PRESENT."

Last month, I challenged all of you to "prove it" by rising up and showing the world

what you're made of. There's no better time than the present to show everyone what you can do. No matter what your role is or how long you've been with the Company, finish the year right. And if you're in a leadership position, your success in 2020 depends on what you're doing right now – how well you recruit, train, and retain today will have a huge impact on how successful your team will be next year, so make sure you're staying strong as the year comes to an end.

As we all set out to finish the year well, I want to remember Durhon Oldham. The world lost a great man in his passing, and I want to send my deepest condolences to his entire family. AIL/NILICO not only lost a first ballot Hall of Famer, but a pillar of our company. Durhon's influence and impact will live on, as he was a phenomenal leader and friend who touched so many people's lives. His vision and ideals were incredibly impactful on my career and so many others by showing us that not only could you be successful in our company, but also in life. He was incredibly selfless and always put others before himself. Durhon's monumental legacy will be something others will strive to emulate, and he will truly be missed. Like many, I'm so blessed to have had Durhon in my life.

I love you, D! 🙏



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